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Two States Seek Help With Health Exchanges

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By JENNIFER CORBETT DOOREN
May 22, 2013 7:41 p.m. ET

Two states that had planned to run their own health-insurance exchanges this fall are asking the federal government for help in the first year, a sign of the obstacles states face in carrying out a centerpiece of the health-care overhaul.

Idaho and New Mexico had been among a few Republican-led states that had agreed to operate their own health exchanges, which will offer a variety of insurance plans for people who don't have coverage otherwise.

But both states' health-insurance board chairmen said this week they can't get their computer systems ready by Oct. 1 and need the federal government to help. Open enrollment for currently uninsured Americans to shop and sign up for health insurance on the new exchanges begins Oct. 1, with coverage effective on Jan. 1.

That leaves the federal government responsible for running all or part of the exchanges in at least 36 states. President Barack Obama's health-care law had envisioned all 50 states running their own exchanges but created a federal exchange as a backup.

The state legislation formally authorizing them to proceed wasn't signed into law until the end of March, which gave the states too little time to prepare the computer systems that will process insurance applicants.

"It's a real task to be able to put this all in place by Oct. 1," said James Damron, chairman of New Mexico's health-insurance exchange board. Dr. Damron said the board, which wasn't named until the end of April, believes it is feasible to get a small-business exchange running by Oct. 1 but not the one for individuals.

In Idaho, the board overseeing the exchange also wasn't established until last month. The board's chairman, Stephen Weeg, said the federal government will run the enrollment and eligibility portions of the state's exchange because a computer contractor hasn't been selected. Idaho consumers could still log on to the exchange's website Oct. 1 to sign up for health insurance, he said. But behind the scenes, federal computers would determine who is eligible for subsidies on insurance.

Federal officials say they are monitoring each state's progress and can absorb more states into the federal computer system if needed. The Centers for Medicare and Medicaid Services, which run the federal health-insurance exchange, confirmed it will run the technology behind the Idaho and New Mexico exchanges but said it still considers those state-based exchanges.

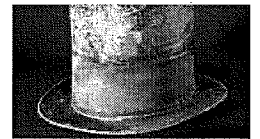
Just 18 states and the District of Columbia had planned to run their own exchanges by the end of 2012. Since then, Mississippi scrapped its plans to run an exchange amid disagreements between the insurance commissioner and governor, both elected Republicans. In Utah, the federal government will run the exchange for individuals, while the state will handle applications from small businesses, building on an existing state

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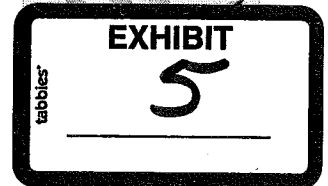


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Nevada Gov. Brian Sandoval is now the only Republican governor whose state is fully running its own exchange. Some of the Democratic-led states seeking to run their own exchanges—including Connecticut, Maryland, New York, Oregon and Washington—are considered by the federal government to be fully on track to have a state insurance exchange ready by Oct. 1. Massachusetts already runs a system that allows people to shop for health insurance.

—Louise Radnofsky contributed to this article.

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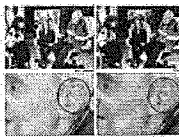
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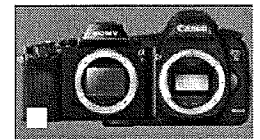
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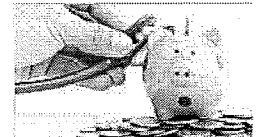
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