



Better Health Insurance Options for Ohio

Don't consumers and small businesses deserve an easier way to find affordable health insurance? Imagine if there was a "*Travelocity*" for health insurance providing an easy way to shop and compare insurance costs and benefits. A health insurance marketplace—or Exchange—could do just that.

If built right, Ohio's Exchange would be a competitive marketplace allowing individuals and small businesses to join together to negotiate for insurance premiums and discounts the way larger companies do. By developing an exchange that works for our state's needs and encourages insurance companies to compete for consumers' business, Ohioans will have more choices, better protections, and greater control. To provide quality, affordable coverage options, Ohio's Exchange should focus on the following:

Consumer-Oriented

Decisions made by the Exchange should benefit the people of Ohio. The Exchange should:

- Be governed by a board with consumer and small business voices.
- Avoid conflicts of interest by keeping insurance industry representatives and brokers who stand to profit from enrollment in specific plans off the board.

Transparent and Easy to Use

The Exchange must provide information on cost and quality that is clear and understandable for users. A strong and transparent Ohio Exchange will:

- Make it easy for consumers and businesses to compare health care plans on cost, coverage, and provider networks.
- Use well-trained "navigators" who will help consumers decide which coverage option is best for them. Navigators should be trusted, independent, unbiased and from the community they serve.
- Make sure that the people who move back and forth between Medicaid and private insurance don't experience interruption in coverage or face unneeded paperwork and bureaucracy.

Strong Health Care Options

In order to offer the highest quality health care for the best value to Ohioans, the Exchange should:

- Provide access to a choice of high quality regional and statewide plans.
- Have the authority to negotiate with insurance companies to ensure consumers get the best pricing available, rather than letting insurance companies dictate the price of coverage.
- Guarantee that private insurance rules to protect consumers apply to all plans, whether sold in the exchange or outside of the exchange.

For more information or to help ensure that Ohio's Exchange meets your needs, contact Kathleen Gmeiner, at 614-456-0060 x 223 or kgmeiner@uhcanohio.org.

Ohio Consumers for Health Coverage is a nonpartisan coalition uniting the diverse consumer voice with the goal of achieving affordable, high quality health care for all. Our membership includes AFSCME Council 8 AFL-CIO, American Cancer Society East Central Division, Faith Community Alliance of Greater Cincinnati, Legal Aid Society of Southwest Ohio, National Alliance for Mental Illness of Ohio, National Multiple Sclerosis Society Ohio Chapters, Ohio Alliance for Retired Americans, Ohio Asian American Health Coalition, The Ohio Association of Centers for Independent Living, Ohio Council of Churches, Progress Ohio, Service Employees International Union, Toledo Area Jobs with Justice Coalition, United Food and Commercial Workers Local 1059, UHCAN Ohio, and We Are The Uninsured.