To the members of the House Health Policy Committee:

I am writing in support of a health insurance exchange in Michigan. I wanted to come to the committee meeting on Thursday (1/19/12) myself; however, I'm unable to take off of work, so I hope this letter can be a substitute for my testimony.

If you ask any business owner today about the hurdles that he/she faces in today's economy, high on the list will be the rising cost of health care. As those business people struggle to find an affordable way to offer health insurance to their employees, I recall something I heard once at a Business After Hours.

I was sitting across from a man I had just met, asking him question after question about the numerous businesses he had started. Among the stories of the fortunes he had made and lost, something he said stuck in my mind: "One thing I'll tell you about starting your own business: you have to be willing to lose everything."

I didn't ask him at the time, but I can't help but wondering - would he have been willing to lose his health? Would he have been able to start so many business ventures in the face of tens of thousands of dollars of medical debt?

When my boyfriend, Alex, graduated from college he had two choices:

1. **Fulfill his childhood dream of owning his own business.** At the time, he was actually offered the chance to buy the small business where he had worked for many summers.
2. **Look for a job with good health insurance.**

Due to a chronic illness, Alex was forced to choose the second option or face the daunting prospect of figuring out how to pay $1,000 per month for prescription medicines in addition to doctors visits and other preventative procedures.

So, instead of his lifelong dream, he accepted a job for its health care benefits.

Perhaps he would have made a different choice if a health insurance exchange had been in place when he graduated from college: if that exchange had allowed him to easily compare insurance plans; if it created a transparent system that drove down prices enough for him to buy his own policy; if he had felt secure enough in his ability to find good, affordable health insurance on his own.

I am confident that the Michigan state legislature is capable of creating such a health exchange that will help small businesses and entrepreneurs procure good, affordable health insurance for themselves and their employees while creating a more favorable environment for people like Alex to become business owners themselves.

Thank you for your time,

Jessica A. Kane
Gaylord, MI
Otsego County

Malika Abdul-Basir

From: John and Patricia Steinke <calgon1@yahoo.com>
Sent: Wednesday, January 18, 2012 11:52 AM
To: Malika Abdul-Basir
Subject: House Bill S693

We are writing in opposition of passing this bill to implement Obamacare in the State of Michigan. Haven't the people of the State of Michigan suffered enough? Implementing this bill along with the increase of taxes on retirement benefits will effectively drive seniors and young people from the State of Michigan. It's an old saying but even more true today "Last person out of Michigan turn off the lights."

John & Patricia Steinke
Clinton, MI

Malika Abdul-Basir

From: Marti and Sam Somsel <martiansam@frontier.com>
Sent: Wednesday, January 18, 2012 11:26 AM
To: Malika Abdul-Basir
Subject: Message for the House Health Care Policy Committee

We are against any attempt to implement any part of Obama Care. We don't need it. We can't afford it. AND WE DON'T WANT IT!
Please don't support any effort to proceed in that direction. JUST SAY NO!

Marti and Sam Somsel
202 Maple Street
Manistee, Michigan 49660
Phone: 231-723-0170

Where we are:
http://www.princess.com/bridgecams/pa/pacific_bridgecam.html

Malika Abdul-Basir

From: Kathy Scarlata <higginskmm@yahoo.com>
Sent: Wednesday, January 18, 2012 10:36 AM
To: Malika Abdul-Basir
Cc: Rep. Gail Haines (District 43); Rep. Mike Callton; Rep. Opsommer's Office (District 93); Rep. Kenneth Kurtz (District 58); Rep. Wayne Schmidt (District 104); Rep. Mike Shirkey (District 65); Rep. Thomas Hooker; Rep. Matt Huuki; Rep. Paul Muxlow; Rep. Ken Yonker; Rep. Thomas Stallworth; Rep. Lesia Liss (District 28); georgetdarney@house.mi.gov; Rep. Kate Segal (District 62)

Malika Abdul-Basir - Health Care Committee Members

From: Kathy Scarlata, higginskmm@yahoo.com
To: mabdul@house.mi.gov
Date: Jan. 18, 2012
Subject: Health Care Policy Committee Members

To: House Care Policy Committee Members

We are against **any** Health Care Exchange in Michigan. Please enter my email into the record, and give each member of the Committee a copy of my email.

Marvin and Kathy Scarlata
7123 Adamson Lake Rd
Kaleva, Michigan 49645
higginskmm@yahoo.com

Malika Abdul-Basir

From: Eileen Iler <biggs2@wildblue.net>
Sent: Wednesday, January 18, 2012 11:09 AM
To: Malika Abdul-Basir
Cc: Rep. Gail Haines (District 43); Rep. Thomas Hooker; Rep. Matt Huuki; Rep. Ken Yonker; Rep. Kate Segal (District 62); Rep. Opsommer's Office (District 93); Rep. Mike Callton; Rep. Kenneth Kurtz (District 58); Rep. Wayne Schmidt (District 104); Rep. Mike Shirkey (District 65); Rep. Paul Muxlow
Subject: *Health Care Policy committee

To: Malika Abdul-Basir

Please enter this e-mail into the record.

I am against *any* Health Care Exchange in the state of Michigan.

Respectfully,
Eileen Iler
3033 Little River Road
Manistee, MI 49660
eileen.iler@gmail.com

Malika Abdul-Basir

From: David Botbyl <djsmbot@yahoo.com>
Sent: Tuesday, January 17, 2012 5:17 PM
To: Malika Abdul-Basir
Cc: Rep. Gail Haines (District 43); Rep. Matt Huuki; Rep. Mike Callton; Paul Muklow; Rep. Opsommer's Office (District 93); Rep. Kenneth Kurtz (District 58); Rep. Ken Yonker; Rep. Wayne Schmidt (District 104); Mike Shirky; Rep. Thomas Hooker; Rep. Thomas Stallworth; Rep. Lesia Liss (District 28); Rep. George T. Darany; Rep. Kate Segal (District 62)
Subject: Health Care Policy

Health Care Policy Comm. Members:
I am against any Health Care Exchange Plan for Michigan & the implementation of any Obama Health Care plan. Please forward this email to all Health Care Policy members.
Thank You
David J.Botbyl
355 Lighthouse Way S.
Manistee,Mi.49660
djsmbot@yahoo.com

Michigan Legal Services

Anti-poverty Advocates

January 13, 2012

Michigan House of Representatives
Health Policy Committee Members

Statement of Michigan Legal Services Regarding SB 693

Chairperson Gaines and Health Policy Members:

I appreciate the opportunity to provide testimony in support of SB 693 in writing. The date selected for the hearing is one when I and many other advocates for SB 693 are in Washington at an annual conference, pre-paid in my case by someone else. If after receiving this statement you have any questions feel free to contact me. My contact information is on the last page of this statement.

Michigan Legal Services writes in support of SB 693 as passed last November. As most of you know, MLS is a non-profit legal services and advocacy organization focusing on the legal needs of people at or below 200% of the Federal Poverty Level. We have worked for two decades to expand access to health insurance and to quality health care to the people of Michigan.

We would ask the Committee to do something that is difficult – though it is something that we ask jurors to do in every trial. Set aside your biases. Look at this Bill on its own merits. Try to see it standing alone and not as a part of the Patient Protection and Affordable Care Act [PPACA] – often called - "Obamacare." We believe that in that non-political context every one on this committee would support SB 693.

SB 693 will provide transparency in the health insurance individual and small group markets that is needed by people seeking to purchase health care coverage. At present it is difficult to compare prices and even more difficult to compare the benefits available in policies offered for sale. In order to select an insurance product that is best for them and their families an Exchange would be invaluable.

220 Bagley, Suite 900 ph: 313-964-4130
Detroit, MI 48226-1400 fx: 313.964.1192

www.milegalservices.org

Even if the Supreme Court makes the unlikely ruling that the Exchange is unconstitutional as part of the PPACA, we call on you to enact SB 693 as a matter of state law.

We understand that because SB 693 does come before you in the context of the PPACA that there is a reluctance to act until after the Supreme Court rules. As someone who has followed that litigation I believe a scorecard regarding the Health Insurance Exchange section would be helpful to your deliberations. The PPACA has been before 21 Federal District Courts and 8 Courts of Appeal. The only court that ruled the Exchange unconstitutional did so in the Florida District Court case in which Michigan participates. When the Florida case was appealed, the Court of Appeals found the "mandate" was unconstitutional but overruled the District Court's decision regarding the Exchange.

Another of the courts, this one in the Middle District of Pennsylvania, also ruled the "mandate" is unconstitutional but wrote that the Exchange is unrelated to the "mandate." Even courts that decide the "mandate" is unconstitutional have not – save for in Florida – attacked the Exchange. As a result, the present state of the law is that the Exchange section in PPACA is constitutional throughout the United States.

The Exchange is also not directly at issue in the Supreme Court. The Court has taken three issues to decide. The first, and most controversial, is the Personal Responsibility section – 'mandate' - of PPACA. That section has been ruled unconstitutional by a handful of courts but has also been ruled constitutional by a handful. Because the District Court in Ann Arbor ruled the "mandate" was constitutional and because that ruling was upheld by the Sixth Circuit, the law that applies today in Michigan is that the PPACA is constitutional. This is because the ruling law for any Circuit is that of the Court of Appeals for that Circuit until overruled by a higher court or until the Court of Appeals changes its own decision – neither of which has happened yet.

The second issue the Supreme Court is considering is whether, if the PPACA Personal Responsibility section is deemed unconstitutional, does any of the rest of PPACA also fail? This depends on a rigid test regarding 'severability' – i.e. is the rest of the Act severable from the Personal Responsibility section? It is here and only here that the Exchange might be ruled upon. Given the history in the lower courts it is likely that the Exchange will survive.

The third issue is whether the Medicaid expansion is an unconstitutional exercise of federal power? The Exchange would not be implicated in this portion of the appeal.

220 Bagley, Suite 900 ph: 313-964-4130
Detroit, MI 48226-1400 fx: 313.964.1192

www.milegalservices.org

I believe the Michigan Attorney General would confirm this brief 'scorecard' is accurate. I also would request that you inquire of the Attorney General as to whether the Exchange is even going to be attacked in the Supreme Court. Briefing on this issue is due soon so there should be an answer to that question now.

As you undoubtedly know Massachusetts already has an Exchange without having been prompted to do so by the Federal Government. Vermont is moving toward a social insurance system. Utah has a voluntary Exchange and other states have engaged in similar experiments – particularly Oregon, Tennessee, and Maine - with mixed results. The Massachusetts system – sometimes called "Romneycare" – has been successful providing coverage to the people of Massachusetts. Michigan needs to join the states that have decided to try and reform their health insurance systems even before there was the PPACA.

During the 2008 election cycle both major candidates for President, Sen. McCain and then-Sen. Obama, agreed that the business model we presently follow for health insurance needed reform. Presently insurers argue that they can only stay financially sound if they are allowed to deny coverage to people with pre-existing conditions; deny renewals to those who become ill; and have the right to rescind a policy for cost reasons. Both candidates argued that this model was unfair. This is a non-partisan issue. An Exchange would aid in reforming this business model.

While neither candidate suggested an Exchange during that election as far as I recall, the Massachusetts model was discussed and had been in existence about 3 years in 2008. That model was instituted on a state level by a Republican Governor and a Democratic legislature. It was a bi-partisan solution.

It is time to treat the Exchange as it was first intended – a bi-partisan, market based reform that helps people select a product and that creates more competition between insurers.

Had the idea of a Health Insurance Exchange for Michigan been proposed, as it was in Massachusetts and Utah, in a different political context – i.e. without the PPACA – I believe that every one of you on this committee would have supported it. That is because it is a good, market-based idea. It makes the health insurance market more competitive and transparent. We at MLS support SB 693 because it is, standing alone, a good idea. We ask for you to support it as well.

Gary A. Benjamin, Esq.
313-590-6136 – cell
gbenjamin@michiganlegal.org

220 Bagley, Suite 900 ph: 313-964-4130
Detroit, MI 48226-1400 fx: 313.964.1192

www.milegalservices.org

Malika Abdul-Basir

From: abcdebruce@juno.com
Sent: Friday, January 13, 2012 7:52 PM
To: Malika Abdul-Basir
Subject: SB 693

Dear Clerk Malika Abdul-Basir,

My name is Robert Bruce, 2381 Packard Road Sand Creek, MI 49279. I would like to express my opinion about SB 693. Our governments: our state government and our national government have no business being in the health care business. Governments often do poorly at what they are supposed to do according to the constitution. They do horribly at what they are not supposed to do anyway according to the constitution. Therefore I express my view that this bill is not in the best interest of the people of the State of MI.
In fact it is horrible and I urge the MI Senate not to pass it.

Thank you for your attention.

Sincerely yours,

Robert Bruce
(517) 436-3342
robertdavebruce@gmail.com

Malika Abdul-Basir

From: TONY JACOBSON <tonynuker@hotmail.com>
Sent: Monday, January 16, 2012 10:21 AM
To: Malika Abdul-Basir; Rep. Gail Haines (District 43); Rep. Mike Callton; Rep. Opsommer's Office (District 93); Rep. Kenneth Kurtz (District 58); Rep. Wayne Schmidt (District 104); Rep. Mike Shirkey (District 65); Rep. Thomas Hooker; Rep. Matt Huuki; Rep. Paul Muxlow; Rep. Ken Yonker; Rep. Thomas Stallworth; Rep. Lesia Liss (District 28); Rep. George T. Darany; Rep. Kate Segal (District 62); Rep. Jimmy Womack (District 7); Rep. Marcia Hovey-Wright
Subject: Health Care

I am against any creation or implementation of a health care exchange in Michigan.

Tony T. Jacobson CNMT

Cheboygan Tea Party Patriot

Malika Abdul-Basir

From: Johnbenzel@aol.com
Sent: Monday, January 16, 2012 10:27 AM
To: Malika Abdul-Basir
Subject: Health Care Exchanges in Michigan (Obamacare)

To: Health Care Public Policy Committee Members

We are against ANY Health Care Exchange in Michigan. Please enter my email into the record, and give each member of the Committee a copy of my email.

John and Marilyn Benzel
PO Box 152
Cheboygan, Michigan 49721
johnbenzel@aol.com

Malika Abdul-Basir

From: Joe Derk <jderk@lssu.edu>
Sent: Monday, January 16, 2012 10:46 AM
To: Malika Abdul-Basir
Subject: public testimony on Obamacare in Michigan

Please enter this e-mail into the public testimony regarding Michigan's adoption of Obamacare.

My name is Joe Derk and I am a Michigan resident living at 1651 Levering Road, Cheboygan, Mi. 49721 contact phone 231-627-7053; email address jderk@lssu.edu.

I am totally opposed to the implementation of Obamacare in the state of Michigan. I am also totally opposed to any efforts made by Michigan government to covertly or overtly attempt to force this Obomination on us.

Malika Abdul-Basir

From: Stanley Rogers <sprogers@comcast.net>
Sent: Monday, January 16, 2012 3:16 PM
To: Rick.Snyder@michigan.gov; Rep. Pat Somerville; Senator Pat Colbeck
Cc: Malika Abdul-Basir; Rep. Gail Haines (District 43); Rep. Mike Callton; Rep. Opsommer's Office (District 93); Rep. Kenneth Kurtz (District 58); Rep. Wayne Schmidt (District 104); Rep. Mike Shirkey (District 65); Rep. Thomas Hooker; Rep. Matt Huuki; Rep. Paul Muxlow; Rep. Ken Yonker; Rep. Thomas Stallworth; Rep. Lesia Liss (District 28); Rep. George T. Darany; Rep. Kate Segal (District 62); Rep. Jimmy Womack (District 7); Rep. Marcia Hovey-Wright
Subject: NO to Health Care Exchange

A new poll shows that most voters want the Supreme Court to overturn President Obama's health care law.

According to Cato Institute health care policy expert Michael Cannon; "to create an exchange is to create a taxpayer-funded lobbying group dedicated to fighting repeal. An exchange's employees would owe their power and their paychecks to this law. Naturally, they would aid the fight to preserve the law"

The Health Care Exchange IS already taken over by the Feds
1. The federal government controls exchanges.
2. The federal government controls the doctors and other providers that are allowed to participate in an exchange-offered plan.
[States] will surrender [their] 10th amendment sovereignty by establishing an exchange According to Jack McHugh Mackinaw Policy Center.

Michigan deserves better! As of Sep 04 2011, only sixteen states and Washington D.C. have accepted federal funds thus far, to establish health care exchanges according to the U.S. Department of Health and Human Services. We should NOT be added to that group.

Respectfully,

Stan Rogers
22215 Irongate
Woodhaven, MI 48183

Malika Abdul-Basir

From: Brian Fullford <bkfullford@sbcglobal.net>
Sent: Monday, January 16, 2012 12:52 PM
To: Malika Abdul-Basir
Subject: Health Care Policy Committee Members

TO: House Care Policy Members

I am against ANY Health Care Exchange in Michigan. It makes no sense to implement a policy recognizing the Patient Protection and Affordable Care Act considering this federal legislation is being challenged in the United States Supreme Court, and Michigan is part of the litigation.

Please enter my email into the record and give each member of the Committee a copy of my email.

Sincerely,

Brian Fullford
131 Grandview Beach Road
Indian River, MI 49749

Malika Abdul-Basir

From: Klumpp <missouri1847@gmail.com>
Sent: Monday, January 16, 2012 3:32 PM
To: Malika Abdul-Basir
Subject: Reject S.B. 693

Dear Miss Abdul-Basir:

As Clerk for the Michigan House Health Policy Committed, please be informed that the undersigned strongly oppose any and all efforts on the part of the Michigan House of Representatives to approve S.B. 693 which would implement Health Care Exchanges (a.k.a. Obamacare or Patient Protection and Affordable Care Act) in Michigan. We recommend that the State return any and all monies received for this purpose to the federal government along with the message that such exchanges are unconstitutional and the people of Michigan want no part of them.

Respectfully,

Marlin K. Klumpp
Kathleen S. Klumpp
2340 Taylor Rd.
Tecumseh, MI 49286

Malika Abdul-Basir

From: Elizabeth Gillanders <egillanders@gmail.com>
Sent: Monday, January 16, 2012 3:42 PM
To: Malika Abdul-Basir
Subject: letter in reference to Jan., 19th hearing

Mrs. Abdul-Basir, please note that I would like this letter entered into public testimony.
Thank you,
Elizabeth Gillanders

Attention: Malika Abdul-Basir: January 16th, 2012

As an American who cares deeply for this great country, I am appalled at the lack of consideration given to us, as we have, by the millions, made it known how we feel about this horrible legislation PPACA that the federal government pushed down the throats of our citizens, without regards for our freedom and the fact that we are a society of a representative government, where that representation has been ignored. The irresponsibility that has been shown at the federal level in order to get it passed, is inexcusable. Bribes and threats as they pulled the votes together to vote on a legislation that they didn't even read, nor was it even totally written at the time of the vote. Our very freedoms are at stake as this legislation takes affect and the multitude of regulations and rules set in. We will no longer have the free relationship that we now enjoy with our doctors and will not even be able to choose our doctors as freely as we currently can.

This legislation is currently before the Supreme Court and will be heard in June of this year, why then, would you put the cart before the Trojan Horse, and push this legislation through because the affect would then be to undercut chances of repeal as this is heard and ruled on. Seventy Per Cent of Americans do not want this to pass. We need free market approaches to this, not more government bloat as they take on the job of controlling our healthcare and more of our lives.

According to the National Council of State Legislators many members of at least 45 state legislatures have proposed legislation to limit, alter or oppose selected state or federal actions. The excuse we hear is that if we don't comply now, things will be taken over by the feds. The understanding is that the exchanges that are expected to be up and running by 2014, won't happen, and that only a very few have implemented them, and the fact that a repeal could very likely happen, if not with the Supreme court, then with the election of a fiscally responsible president in 2012, along with legislators that continue to ignore the will of the people!

We have been loud and clear on our views concerning the affects this would have on our country and the health system, that may not be perfect, but is the best in the world.

We ask that you understand the consequences of any actions to push forward with this and to please remember the serious times our country is in, both fiscally and morally.

Its time for our representatives and citizens to pay attention to the issues together, and stop the destruction of a great nation.

Thank You,

Elizabeth Gillanders

31836 N, River Rd. Harrison Twp., Mi 48045

Malika Abdul-Basir

From:	jim mckindles <jmckindles77@yahoo.com>
Sent:	Monday, January 16, 2012 5:16 PM
To:	Malika Abdul-Basir
Cc:	Rep. Gail Haines (District 43); Rep. Mike Callton; Rep. Opsommer's Office (District 93); Rep. Kenneth Kurtz (District 58); Rep. Wayne Schmidt (District 104); Rep. Mike Shirkey (District 65); Rep. Thomas Hooker; Rep. Matt Huuki; Rep. Jimmy Womack (District 7); Rep. Marcia Hovey-Wright; Rep. Thomas Stallworth; Rep. Lesia Liss (District 28); Rep. George T. Darany; Rep. Kate Segal (District 62)
Subject:	Obama care

Dear House Health Care Policy committee Clerk Malika Abdule-Basir,

Please include this letter into the Michigan House of Representatives record.

I am against the implemation of the federal health care plan in Michigan also known as Obama Care.

The State of Michigan Attorney General has filed a lawsuit in federal court to abolish this unconstitutional law. Creating an action to implement this may only weaken the Michigan Attorney General's federal lawsuit.

James McKindles
18439 Iroquois Ln
Ocqueoc, Mi 49759

989-938-8554
jmckindles77@yahoo.com

Malika Abdul-Basir

From: B May <bromo59@gmail.com>
Sent: Tuesday, January 17, 2012 7:34 AM
To: Malika Abdul-Basir
Subject: Obama-careless

Thank you for your time. I am against any health care exchange in Michigan. Please enter my email into the record and send a copy to each member of the House Care Policy Committee. Thank You.

God bless America!

Brian S. May
10124 Upper Mograin
Cheboygan, Michigan,
49721
bromo59@gmail.com

Malika Abdul-Basir

From: reulberg@comcast.net
Sent: Wednesday, January 18, 2012 3:19 PM
To: Malika Abdul-Basir
Subject: healthcare hearing

I would like to voice my objection to Michigan doing ANYTHING to implement Obamacare since I beleive it is unconstitutional. Hopefully the Supreme court will make that ruling, and the next president and congress will abolish it.

Lyn Eulberg
3233 Round Lake Hwy
Manitou Beach, Mi 49253

35828 Smithfield Court
Farmington Hills, MI 48335

SUBMITTED ELECTRONICALLY

January 18, 2012

Representative Gail Haines
Chairperson, Michigan House Health Policy Committee
N-892 House Office Building
P.O. Box 30014
Lansing, MI 48909

RE: Public Testimony on a Michigan Health Insurance Exchange - January 19 Hearing

Dear Representative Haines:

On behalf of the Michigan Universal Health Care Access Network (MichUHCAN), I am submitting written testimony on the Michigan Health Insurance Exchange legislation currently pending, S.B. 693. I strongly urge the Michigan House Health Policy Committee to support this legislation and to make sure that it passes in the larger House so that it can be signed by the governor and made into law. MichUHCAN strongly supports the development of an efficient, effective, and equitable health exchange in Michigan.

MichUHCAN is a state-wide network of consumers, providers, administrators, and related professionals that promotes access to comprehensive health care for all. We believe that reforms must advance the values of community, democracy, and public accountability in order to be successful and sustainable.

More and More in Michigan are Uninsured

The Michigan State Government recognizes that the number of uninsured in the state is a problem. In 2010, the Michigan Department of Community Health released *The Uninsured in Michigan: A Profile.* The report's Executive Summary announced that adults are much more likely to be uninsured than children.[1] From 2006-2008, 15.6% of adults 18-65 were uninsured.[2]

According to the Center for Healthcare Research and Transformation's *Cover Michigan 2010* report, the situation has gotten even worse since 2008. Some notable highlights include:

- The numbers of uninsured and publicly insured in Michigan have been growing. More than 3.8 million Michigan citizens—nearly 39 percent of the state's population—were either uninsured or covered by a public program (Medicare, Medicaid, military).
- People in Michigan have been losing employer-based coverage at a faster rate than the U.S. overall.
- Uncompensated care in hospitals increased in 2008 to $2 billion, a 94 percent increase since 2004. This is a reflection of the increase of uninsured and the increase of insured people who have trouble paying co-payments and deductibles.[3]

The problem is obvious - Michigan has too many uninsured people and our health care safety net is dangerously overburdened. The only way to provide the millions of uninsured in Michigan with coverage, improve health outcomes, and better control the state's heath spending is to provide the uninsured with a way to access affordable coverage. The development of a well-functioning health insurance exchange is essential to meaningfully fighting Michigan's rampant access to affordable health insurance problem.

Michigan's Health Insurance Exchange: The MiHealth Marketplace

S.B. 693 serves as authorizing legislation that will establish Michigan's version of the health insurance exchange, also called the MiHealth Marketplace.

In developing the MiHealth Marketplace, time is of the essence for several reasons. First, the number of uninsured people in Michigan is utterly unacceptable, and it is cruel to delay the development of a tool that shows great promise in helping them to access health coverage and hopefully health care. The Center for Health Research and Transformation estimates that "starting in 2014, more than 1.1 million people can be expected to get their health care coverage through new state run or state contracted entities called health insurance exchanges. Most of these individuals are currently either uninsured, purchase their coverage themselves in the individual market or are employed by small employers."[4]

Second, the health exchange is the mechanism through which many uninsured people can access subsidies that will help make health insurance coverage more affordable. Individuals and families up to 400% of the Federal Poverty Line, an annual income of $88,200 for a family of four, would be eligible for a subsidy.[5] The exchange also provides an additional opportunity for small businesses to provide coverage for their employees.[6] The idea of a health exchange is also widely popular. In a December 2011 poll conducted by the Kaiser Family Foundation, 79% of those surveyed were in favor of the health exchange and 75% supported subsidy assistance to individuals.[7]

Third, in the spirit of helping more uninsured access coverage faster and to make sure that the exchanges actually get created, the federal government has imposed several deadlines that Michigan must meet in the next few years. If Michigan fails to set up its own exchange

in a timely manner, the Department of Health and Human Services will step in and create the Michigan exchange themselves. Michigan is also in danger of losing millions of federal dollars that would support the creation of the exchange, including at least a $9.8 million grant that depends on the passage of authorizing legislation.[8] There is no reason to let this money go to waste, and there is no reason to compromise our state's ability to develop and implement the MiHealth Marketplace.

Key Components of the Exchange

It is not enough to just have an exchange; rather, Michigan needs an exchange that works well. We understand that developing and implementing an exchange is a difficult process that requires a significant amount of time and resources, which is why it is so important to pass authorizing legislation so that the process can move forward.

Additionally, the MiHealth Marketplace only properly serves its purpose if it protects the interests of consumers. To that end, we call for the MiHealth Marketplace to have, at a *minimum*, the following features:

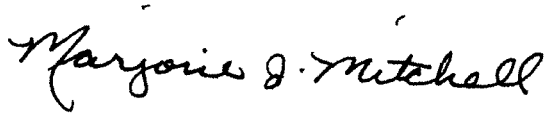
- MiHealth Marketplace should be an active purchaser and encourage competition
- Consumers should be well-represented on the governance board
- MiHealth Marketplace should have a strong Conflict of Interest policy
- Navigators should be well-trained
- Consumers should have input in the Marketplace's creation, development, and evaluation over time

Conclusion

Again, we urge the committee to act quickly in facilitating the passage of S.B. 693 so that the MiHealth Marketplace can be built. The uninsured people in Michigan cannot afford any more delays. And a healthy Michigan is a more competitive Michigan.

MichUHCAN appreciates the opportunity to comment on this matter, and we look forward to working with you on the development of the MiHealth Marketplace. Please do not hesitate to contact me with any questions or comments at mjmitchell@ameritech.net or at 248-880-2526.

Sincerely,



Marjorie Mitchell
Executive Director, Michigan Universal Healthcare Access Network

c. Representative Mike Callton, House Health Policy Committee Majority Vice-Chair
Representative Lesia Liss, House Health Policy Committee Minority Vice-Chair
Representative Paul E. Opsommer
Representative Kenneth Kurtz
Representative Wayne A. Schmidt
Representative Paul Scott
Representative Michael Shirkey
Representative Thomas B. Hooker
Representative Matt Huuki
Representative Paul Muxlow
Representative Ken Yonker
Representative Thomas Stallworth III
Representative George T. Darany
Representative Kate Segal
Representative James Womack
Representative Marcia Hovey-Wright
Malika Abdul-Basir, House Health Policy Committee Clerk

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[1] MICH. DEPT. CMTY. HEALTH, THE UNINSURED IN MICHIGAN: A PROFILE, 3 (2010), *available at* http://www.mi.gov/documents/mdch/The_Uninsured_in_Michigan_a_Profile_2010FINAL_329679_7.pdf

[2] *Id.*

[3] *Cover Michigan 2010 Finds Health Safety Net Still Critical Despite Health Reform*, CENTER FOR HEALTHCARE RESEARCH AND TRANSFORMATION, (June 21, 2010), http://www.chrt.org/news/press-releases/announcing-cover-michigan-2010/.

[4] *Id.*

[5] Jay Greene, *Consumer group supports Michigan health insurance exchange, wants representation on board*, CRAIN'S DETROIT BUSINESS, (October 12, 2011 4:18 PM), http://www.crainsdetroit.com/article/20111011/FREE/111019982/consumer-group-supports-michigan-health-insurance-exchange-wants-representation-on-board.

[6] *Id.*

[7] *Kaiser Health Tracking Poll - Public Opinion on Health Care Issues*, KAISER FAMILY FOUNDATION, December 2011, at 2, *available at* http://www.kff.org/kaiserpolls/upload/8265-F.pdf.

[8] *Consumers Put at Risk as Legislature Fails to Authorize Health Exchange Planning,* Michigan Consumers for Health Care, (December 15, 2011 10:41am), http://consumersforhealthcare.org/blog/press-release-consumers-put-risk-legislature-fails-authorize-healthcare-exchange-planning.