10 REASONS: Oppose Obama’s Health Insurance Exchanges (HIX)

1. **Exchanges are Federal Takeover Centers, not marketplaces.** The federal government controls the health plans and the benefits—and oversees patient care. Exchanges will also become *single-seller bureaucracies* where only government-approved health plans are sold and no real “market” exists. It is expected that all people in the future will be required to buy insurance from the Exchange. (see #6)

2. **“State Exchanges” are not required.** That would be commandeering of the state by the federal government. Obama’s health care law acknowledges this fact by having a fallback plan for creation of a Federal Exchange—but no money to do it.

3. **All Exchanges are Federal Exchanges.** State-run Exchanges must follow the federal law and all federal rules. They are required to report annually to the U.S. Secretary of Health and Human Services (HHS) and are under control of HHS.

4. **State-run Exchanges are part of a National Exchange.** State exchanges are 50 state-named website portals of a national system. They are extensions of the federal government into each state through the Federal Data Services Hub.

5. **The Federal Data Services Hub receives and shares private data.** Data entered online to buy insurance is sent for verification through the Federal Data Services Hub (“Hub”) to at least five federal agencies, and compared with myriad state databases and data systems made accessible to the Hub by state government.

6. **The Exchange is a national registration and enforcement tool.** The National Exchange (with 50 website portals) will register the insurance status of every citizen and allow the IRS to enforce the penalty-tax for refusing to buy health insurance. *The purpose is universal coverage — national health care.* Registration takes place through purchase of insurance or online registration of an exemption.

7. **The Exchange will enable Obamacare fines.** Employers face significant fines if even one of their employees buys health insurance on the Exchange.

8. **States will lose.** State-run exchanges will hide the federal takeover; enable federal access to state-held data on citizens, patients and providers; and shift the *annual* $10 million - $100 million cost of operating the exchange to State taxpayers.

9. **“Federally-facilitated exchanges” are a facade meant to deceive.** The FFE will have a state name (i.e. Iowa Exchange) but operations will be conducted by the federal government—leaving the public in the dark about the federal takeover.

10. **Lawmakers can stop the federal takeover.** State legislatures and governors should refuse to establish the exchange and return all federal exchange dollars to the federal government. Congress should refuse to fund a Federal Exchange, defund the entire exchange initiative, recall all federal dollars and repeal the law.

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