

The Exchange (The Competitive Health Marketplace)

One Paragraph Description

The Competitive Health Insurance Marketplace* gives consumers more control, quality choices, and better protections when buying insurance. The marketplace is an easy-to-use website, similar to Travelocity or Consumer Reports. It has easy-to-understand information that lets us make real comparisons between plans so that we find the one that best meets our needs and budget. The site is closely monitored to prevent fraud and protect consumers, and members of Congress will be required to get their insurance through this marketplace—giving them the same options as millions of Americans.

NOTE – A PUBLIC CONVERSATION ON A COMPETITIVE HEALTH MARKETPLACE IS PRODUCTIVE

An informed public is supportive of the marketplace concept; an uninformed public is susceptible to the oppositional attacks. The public 'gets' a marketplace; they remain confused by an 'exchange.'

Since most constituents will not be affected, it is important to inform the public that the marketplace is voluntary and 'if you like the insurance you have, you can keep it and not participate on the marketplace. However the marketplace is always available in case you need it.'

Big Picture

- The public remains unaware of changes to buying insurance and the concept of an *exchange* is not a familiar one. When informed, reaction to the marketplace is **extremely** positive. People believe this approach will give consumers greater control, more choice, improve quality, increase transparency, and create much needed competition in the insurance marketplace.
- The public believes it is both sensible and doable to give consumers more control when looking for insurance. Knowing it is 'voluntary' made them even more receptive. Many who are covered through work acknowledged they would consider using the exchange to search for a better deal.
- Though they have concerns (including how insurers get on the exchange and who monitors the exchange), their concerns can largely be remedied by assuring that there will be a strong watchdog, high standards, and stringent enforcement imbedded in their state marketplace.
- Learning that members of Congress will purchase insurance on the marketplace was the 'seal of approval'—if members of Congress are part of the marketplace then it's got to offer quality plans and protections.

Talking Points

- The Competitive Health Insurance Marketplace protects consumers. It has strict standards for insurance companies who want to be on the website. Only policies that meet these standards will be allowed on and there are harsh penalties for those who violate these standards or exaggerate what their policy covers.
- The Competitive Health Insurance Marketplace levels the playing field. It allows individuals and small businesses looking for insurance to join together with others like them to negotiate for group rates and discounts the way larger companies currently do.
- The Competitive Health Insurance Marketplace brings real competition and greater transparency to the insurance industry, ingredients that work to bring down consumer costs.
- The law requires that members of congress get their health insurance coverage from the same website, with the same options that regular people and small businesses will have.

Good Words

- Control
- Choice
- Consumer
- Competition
- Comparables
- Transparency
- Voluntary
- *Marketplace – this term was preferred over exchange. Public associates marketplace with purchasing and exchange did not conjure up the notion of purchasing. Also use marketplace not market (the public identifies ‘market’ with groceries)

Do’s

- Make it clear that the marketplace is about people who WANT/NEED insurance. Talk about personal responsibility and how the marketplace makes it easier for people who want insurance to now be able to buy it.
- Acknowledge that the public wants a tough watchdog with strong competition—both very much a part of the marketplace.

NOTE – FOR THOSE WORKING IN STATES WITH SKEPTICAL AUDIENCES

Anti-government/anti-health law participants were very positive about the marketplace. Emphasize competition and transparency which can lead to bringing down costs. Emphasize control and taking personal responsibility for your insurance. If the public knows about the marketplace, those legislators who aren’t seen as working to implement it in their state will be seen as taking away something they want.

(Research conducted by Anzalone Liszt Research

Questions? Contact Herndon Alliance/ 206.397.4144/ herndonalliance.org