



# The District's Dime

Going Beyond the Budget Book

*The DC Fiscal Policy Institute blog*  
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## Making the Goals of Obamacare a Reality in DC

By Wes Rivers

One of the key ways that Obamacare — the Affordable Care Act — will give DC residents access to affordable and high-quality health insurance is through the creation of a healthcare “exchange.” That’s an online market where individuals and small businesses can access various subsidies and shop for health plans that meet specified high-quality standards.

Today, DCFPI testified before the DC Committee on Health in support of a proposal to have all health plans that serve individuals and small businesses operate through the Exchange, with a two-year transition before that is required. Market consolidation is the best long-term approach to ensuring that all residents have access to a robust set of affordable health plans, because it would ensure that all health insurers are playing by a consistent set of rules and competing based on the price and quality of their products.

One of the greatest advantages of a unified market is that it would create add a layer of transparency and oversight that has not previously existed in our health insurance market. For example, DC currently is one of four states with no standards to make sure health plans offer adequate access to doctors and specialists in their network. A DC HealthCare Exchange working group recently developed new quality standards to ensure that consumers will have access to an adequate network of providers for any care they are seeking.

The transparency and oversight mechanisms within the Exchange are important to making sure that consumer protections intended by the ACA become a reality. That will only happen, however, if the healthcare market is consolidated within DC’s Exchange.

In order for enrollment to begin in October, several key decisions must be made within a short timeframe. DCFPI encourages the quality standards and transitional approach to a unified market within the exchange be implemented quickly so that the Exchange can remain on track for “opening” in the fall.

To read the full testimony, see [here](#).