



The District's Dime

Going Beyond the Budget Book

The DC Fiscal Policy Institute blog

www.dcfpi.org

May 8, 2013

DC Consumers Protected By Health Exchange Bill

By Wes Rivers

Next week, the DC Council will consider important health care [legislation](#) to guarantee that insurance plans sold to District residents and small businesses meet the consumer protections outlined under Obamacare, otherwise known as the Affordable Care Act. The DC Fiscal Policy Institute supports this bill, and you should as well.

On Monday, May 13th, the Committee on Health will hear public testimony on how to create the insurance market known as the health exchange, as well as new District-specific consumer protections that aim to make health care more accessible.

Under the legislation, all plans sold to District residents and small business must be sold through the exchange's online shopping portal by no later than 2016. The exchange's unified market ensures that District residents will receive the standard of health benefits intended in the President Obama's health reform law and reinforces the District's status as a national leader in providing quality health coverage to all of its residents.

Why have one unified market? A smaller jurisdiction like the District needs one big pool for individual residents and small businesses so that they can achieve the same purchasing power as larger employers — putting downward pressure on prices and expanding health plan choices.

The bill will also add transparency to the DC health insurance market. By placing *all* health plan prices, benefits, provider networks, and quality ratings side-by-side in an easy-to-compare format, the exchange portal forces insurers to compete on quality and pricing, and helps the District government monitor and enforce consumer protections. These protections include unlimited mental health services and clearer reporting on the number and types of doctors in a health plan's network.

The unified market proposal also promotes and expands consumer choice, allowing insurers to sell as many plans as they would like and helping residents connect with any plan available in the individual market. Small employers will have similar, if not more, options than they do today, and can expand choice even further by allowing their employees to choose from a wider range of offerings.

The public roundtable on the proposal will occur on Monday, May 13th at 11 a.m. in Room 123 of the Wilson Building (1350 Pennsylvania Avenue NW). To testify on the proposal, please contact Melanie Williamson (mwilliamson@dccouncil.us).