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## Let Texas control health insurance

By **STATE REP. JOHN ZERWAS**  
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While it is no secret that I oppose the federal health care reform bill, if we don't act now to create the Texas Health Insurance Connector, our state could be forced to cede regulatory control of a significant chunk of its health insurance market to the federal government. The desire to avoid such oversight has generated broad support for the connector, which I am proposing in House Bill 636. In addition to members of both political parties, a variety of groups that don't usually agree on issues have come forward to support keeping Texas in charge of its health insurance market through the passage of HB 636. Those groups include the Texas Association of Business, Texas Hospital Association, Texas Medical Association, Texas Restaurant Association and two Texas health insurance industry groups.

Why must we do this? Among the provisions of the federal health care reforms is a requirement that an organized health insurance market known as an American Health Benefit Exchange be established in every state to provide coverage for U.S. citizens or legal immigrants who do not have access to affordable employer-based coverage. Each state must demonstrate by 2013 that it will have the structure in place to operate its exchange or the federal government will establish and manage it for that state. The Texas Health Insurance Connector, a simplified health insurance market, would serve as our state's exchange.

Although I support the efforts by Texas Attorney General Greg Abbott and others to have the health care bill ruled unconstitutional, the connector proposal is more about what's best for Texas and less about what the federal government has passed. It's about ensuring that Texas maintains regulatory oversight over what could end up being a large segment of its health insurance market.

The exchange concept did not originate with Obamacare. The idea was first proposed in the 1970s, and the model is being used in such politically opposite

states as Utah and Massachusetts. Because of the federal government's 2013 deadline, our current legislative session may provide us the only opportunity to take action to keep the federal government out of our health-insurance market.

As proposed, the Texas connector will provide managed competition among health insurers with standard coverage available in five categories, making it easier to compare policies, providing uniform rules for pricing, and offering consumers the ability to select a policy that meets their coverage and budget needs. Through the connector, comparing and selecting health coverage could become as easy as shopping for your travel arrangements on one of the Internet-based travel services.

The connector would supplement the state's existing health-insurance market, not replace it. Since policies regulated by the state would continue to be sold outside of the connector market, the state could maintain consistent regulatory oversight both inside and outside the connector, thereby avoiding dual regulatory rules that would result from a federally managed exchange. Consistent regulations are critical to helping the state avoid adverse selection issues and limiting confusion among consumers.

To offer coverage within the connector, health plans must be accredited on clinical-quality measures while meeting other criteria regarding marketing rules, standard formats for presenting benefit options and network adequacy. Policies sold within the exchange will be required to offer a minimum level of essential benefits that cover hospitalization, medical and surgical care, emergency services, ambulatory patient care, maternity and newborn care, treatment for mental health and substance abuse disorders, prescription drugs, rehabilitation services and devices, laboratory services, pediatric care and prevention and wellness services.

Something must be done to rein in the cost of health insurance, and the goal of HB 636 is to bring the cost of coverage down by promoting competition and ensuring that Texas families and Texas employers have the right to choose their own coverage.

I believe the connector concept is one that's worth exploring, especially if it keeps Texans in charge of our state's health insurance market.

I invite you to join me in protecting our state's interest in managing how we select our health care.

*Zerwas, a Republican from Richmond, represents Texas House District 28.*