

Should Florida wait and see on health exchange?

By Jim Saunders, January 23, 2013_

Some lawmakers think Florida should move slow in its approach to a health-insurance exchange.

TALLAHASSEE—Sen. Aaron Bean might have summed it up best Tuesday as he and other lawmakers listened to a discussion of the Affordable Care Act between an official of the libertarian Cato Institute and an architect of Massachusetts' health-care overhaul.

"It's just as good as the Hannity show, with the back and forth," said Bean, drawing laughs as he referred to the sometimes-combative Fox News show featuring conservative commentator Sean Hannity.

But while Michael Cannon, director of health policy studies at the Cato Institute, and Jonathan Gruber, an economics professor at the Massachusetts Institute of Technology, agreed on little about the federal health law, one bit of common ground emerged: Florida should go slow in its approach to a health-insurance exchange.

Lawmakers this spring likely will decide whether the state wants to take part in running an exchange --- and, if so, how to do it. Under the federal health law, better known as Obamacare, each state will have such an exchange to act as a sort of online market where people will be able to shop for insurance coverage. Depending on income levels, many people will be eligible for subsidies to buy insurance through the exchange.

Florida has already missed a deadline that officials have said virtually assures the federal government will run Florida's exchange when it takes effect in January 2014. But Florida could decide to run the exchange in the future or enter into a partnership with the federal government.

Gruber, who helped craft the Massachusetts law that was a model for the Affordable Care Act and also served as a consultant to the Obama administration, told a Senate select committee Tuesday that the best approach would be for Florida to let the federal government establish the exchange but enter a partnership in which the state could help determine the insurance choices available to residents. He said the state's role doesn't have to be "all or nothing.