

## Lawmakers to opt out of health care exchanges

By: Neil Vigdor – August 7, 2013

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Unlike many of their fellow lawmakers and their own aides, who are expected to migrate to insurance exchanges to buy medical coverage under the Affordable Care Act, three of the seven members of Connecticut's all-Democratic congressional delegation are not taking part in the controversial marketplace model.

A Hearst Connecticut Newspapers survey found that U.S. Sen. Richard Blumenthal and U.S. Reps. Elizabeth Esty and John Larson are not covered by the Federal Employee Health Benefits Program.

Instead, they rely on Medicare, the state of Connecticut, their spouse's insurance or a combination for their coverage.

"I support the act and believe that federal employees and members of Congress should have access to the new options for health insurance provided by the ACA, including what is available on their local exchanges," Blumenthal said Tuesday in a statement to Hearst.

A provision of the health care law requires the current benefits program to be replaced with exchanges for members of Congress and their aides, who will use their existing employer contributions from the government to buy insurance in their home states.

U.S. Sen. Chris Murphy and U.S. Reps. Jim Himes, Rosa DeLauro and Joe Courtney each confirmed they will join an exchange.

"I think we should eat our own cooking," Himes said.

Courtney currently receives health care benefits through his wife's insurance plan.

"However, once the exchange is online, the congressman intends to purchase his health insurance through the exchange," said Liz Donovan, a spokeswoman for Courtney. "He feels that it's important that members of Congress have the same options as everyone else."

Lawmakers and their aides currently shoulder 25 percent of their health care costs, with taxpayers paying \$5,000 per individual staffer and \$11,000 for families on a yearly basis to fund the balance.

Those contributions are set to remain in place as part of a deal between congressional leaders and the White House that has opponents of the health care law leveling allegations of political favoritism.

Nowhere in the health care law, they say, does it stipulate that there should be an automatic health care subsidy for members of Congress and their aides.

"Congress got a waiver and the little people didn't," said Michael Cannon, director of health policy studies at the Cato Institute, a libertarian think tank based in Washington, D.C.

Cannon characterized the transparency of the process as severely lacking, saying lawmakers circumvented a formal budgetary appropriation to insulate themselves from the financial burden of the health care law.

"Now the president, by fiat, has just reinstated it at a cost of \$5,000 to \$11,000 per member to be picked up by taxpayers," he said of the subsidy.

Himes, who has Blue Cross and Blue Shield coverage through the federal government, said the arrangement is no different than a private employer contributing toward a worker's health care.

"The opponents of health care reform have tried to suggest that we get a better deal than the American public," Himes said. "It's total baloney. We're not getting a special deal. We're getting the exact same deal we've always had."

Individuals and families who meet certain income requirements and are not affiliated with Congress can qualify for tax credits under the law, added Himes, who employs 15 people between Washington and his district. Murphy has 34 staffers, while 47 people work for Blumenthal.

Blumenthal, 67, gets his primary insurance through Medicare and his secondary coverage through the state of Connecticut as a former attorney general, his office said.

Medicare recipients are exempt from having to shop for health insurance, as those without employer-based coverage will be required to do once the health care law is fully implemented. The mandate does not apply to current or former state employees, either.

Esty never signed up for federal medical benefits when she was elected in 2012, choosing to remain on the plan of her husband, Daniel Esty, the state's energy and environmental protection commissioner. A House freshman, Esty employs 17 people.

"Elizabeth is working to make sure those who will now have access to new health care options have the information they need to get enrolled and choose the best plan that makes sense for them and their families," Esty spokesman Jeb Fain said.