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Two States Reflect Divide Over Obama's Health Plan

Coverage Effort Faces Hurdles in Missouri

JEFFERSON CITY, Mo. — Looking for the new health insurance marketplace, set to open in this state in two months, is like searching for a unicorn.

The marketplace, or exchange, being established by the federal government under President Obama's health care law has no visible presence here, no local office, no official voice in the state and no board of local advisers. It is being run like a covert operation, with no marketing or detailed information about its products or their prices.

While states like Colorado, Connecticut and California race to offer subsidized insurance to their citizens, Missouri is on the extreme end of the many states that are throwing up obstacles. Missouri has refused to create an insurance exchange, leaving the job to the federal government. It has forbidden state and local government officials to cooperate with the federal exchange. And, like many, it has refused to expand Medicaid.

"It's like running an obstacle course every day of the week, but the course changes from day to day," said Herb B. Kuhn, president of the Missouri Hospital Association, a strong advocate of expanded coverage.

More than 850,000 Missouri residents, including low-income

people in St. Louis and Kansas City, family farmers and small-business employees throughout the state, are uninsured. Many could qualify for coverage through the exchange, with subsidies to bring down costs.

Kenneth L. Schmidt, an insurance broker in St. Louis who intends to sell insurance products offered on the exchange, said:

"We have not seen any evidence of the federal exchange — how it will be run, how it will be structured in Missouri. Will it be run from Jefferson City? Will it be run from Washington? Who will watch over it? No clue."

David R. Griggs, who owns a carpet store with 15 employees in Columbia, Mo., said he was hungry for information about the insurance exchange. But, he said, "I have not seen or heard a word about it."

Private foundations and community groups have stepped into the vacuum. M. Ryan Barker, vice president of the Missouri Foundation for Health, said his organization planned to spend \$8 million this year on a campaign to secure coverage for 200,000 of the uninsured.

"The state government is not doing a whole lot, its hands are tied, so we are taking on a bigger role," Barker said.

ROBERT PEAR



David Griggs

Colorado Pushes for Uninsured to Enroll

DENVER—Commercials have already run here that suggest buying health coverage through the state's new insurance market, Connect for Health Colorado, will feel like winning the World Series. The market's employees are traveling the state to explain how the market will work, often in T-shirts with the message, "Got Insurance?" In the coming weeks, 400 guides will be trained to help the uninsured sign up for coverage, targeting everyone from truckers to transgender people.

This is Colorado, five months before the central provisions of President Obama's health care law take effect: a hive of preparation, with a homegrown insurance market working closely with state agencies and lawmakers to help ensure the law's success. Gov. John W. Hickenlooper, a Democrat, is a firm supporter, and the state legislature, controlled by Democrats, has not thrown up any obstacles.

When the legislature voted to allow a state-run insurance market in 2011, many Republicans supported the bill, contending that it would give Colorado more control over how the health care law played out here. This spring, state lawmakers voted along party lines to approve an expansion of Medicaid, which is encouraged but not required under the law.

The law does have opponents in Colorado, but they can do little to stop the Democrats in power from carrying it out. In February, Republicans even helped kill a bill that would have repealed the law allowing the insurance market.

The biggest task that remains is letting 760,000 uninsured Coloradans know that the new marketplace exists, and persuading those who qualify to buy coverage through it. That is what the ads are for, and what people like Jessica

Dunbar are spending most of their time trying to achieve. Dunbar is the individual market manager at Connect for Health, and her job is getting the word out.

Dunbar spent one evening last month explaining the law to a group at the Central Park Recreation Center in Denver.

Doretta Tootle, 41, said that after hearing some sample rates — \$186 to \$357 a month for a 40-year-old living in Denver — she was worried that plans sold through the marketplace would be out of her reach, even with a subsidy.

Still, Tootle said, she knows a lot of people who need insurance and wants to help spread the word.

"I totally understand now," she said, "almost to the point where I want to go put this on Facebook and let everyone know, 'Hey, there's something coming out.'"

ABBY GOODNOUGH



Doretta Tootle