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## Health Insurance Exchanges Explained

**MU research professor releases tip sheets for navigating health insurance changes.**

*Story by Erik Potter*

*Updated Nov. 15, 2013*

**F**ew pieces of legislation in recent memory have stirred as much controversy as the federal government's 2010 health insurance overhaul, the Affordable Care Act. Truman School of Public Affairs Research Assistant

Professor Bridget Kevin-Myers watched and read the exaggerated, partisan rhetoric surrounding the launch of the “health exchanges” — websites where people can comparison shop for health insurance for small businesses, families and individuals — and decided an unbiased voice was needed.

### Bridget Kevin-Myers

Bridget Kevin-Myers, research assistant professor in the Truman School of Public Affairs, released a series of four tip sheets to help people understand and navigate the new health insurance marketplaces created by the Affordable Care Act. Photo by Nicholas Benner.

“We wanted to put out information that wasn’t full of hyperbole or politics,” Kevin-Myers says of her four-part series of tip sheets that educates people about the health care law, the exchanges and how to sign up for coverage.

Her biggest pieces of advice are to know your income level and health care needs and know how to find the nearest “navigator” who can, if needed, assist in signing up for the most suitable coverage. Navigators are trained people — usually at local not-for-profit organizations — who offer free, unbiased help to anyone signing up for coverage.

Kevin-Myers’ tip sheets cover the basics — what the health insurance exchanges are, what special “catastrophic plans” are available to young people, what provisions in the law affect existing insurance policies, and what the “individual mandate” is and how it works.

On Nov. 19, a panel of MU medical, law and policy experts will weigh in on the topic. Titled “How Affordable is the Affordable Care Act?,” the discussion will cover the cost of health insurance, the individual mandate and the penalty — or lack thereof — for ignoring the mandate. The event is 5:30–6:30 p.m. in 201 Cornell Hall.

Although Kevin-Myers has an academic’s distaste for sensationalism, she has criticisms of the new law and

exchanges, including a failed website launch, premiums that are still pricey for many people and minimum coverage requirements that mean some people will buy more insurance than they'd prefer.

Despite the flaws, Kevin-Myers says signing up for coverage is like getting your inoculations. "No one likes to do it," she says, "But is it good for you? Probably."

**Editor's note:** *This story has been updated to reflect the latest information about the navigators and health exchange rollout.*

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