



In Search of the Best Health Care Solution

Health Security: More Relevant Than Ever

The Affordable Care Act

There are good provisions in the national health care reform law that protect consumers from insurance abuses, help to develop more-efficient health delivery systems, and invest in preventive care.

Health Insurance Exchanges: One Approach

Under the Affordable Care Act, all states are currently required to have health insurance exchanges, which are online marketplaces that enable the uninsured and small-business owners to compare and purchase regulated private insurance policies.

For policies that are purchased through the state-based insurance exchanges, the law provides federal subsidies to make the insurance premiums more affordable for those with low or moderate incomes. However, the law still allows private insurance to set the rates.

Other Approaches: Waivers for State Innovation

Beginning January 1, 2017, the Affordable Care Act allows states to receive a waiver to develop something other than an insurance exchange, as long as the alternative complies with the criteria outlined in the law. Thus, alternative approaches like the Health Security Plan are in harmony with the Affordable Care Act. With a waiver, states can set up plans that are better suited to their residents' needs.

Working for New Mexico's Best Solution: Health Security

The best solution for New Mexico is the Health Security Plan — setting up our own statewide health plan that insures most New Mexicans and guarantees comprehensive coverage and freedom of choice of health care provider. It is the only plan with demonstrated public support. It is the only one, according to two studies, that will control rising health care costs. Equally important, pushing for the best solution for our state does not conflict with the Affordable Care Act.

For more information on Health Security, call 505-897-1803 or visit www.nmhealthsecurity.org.

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