



**Statement for the Record
Submitted to the Ways and Means Committee
United States House of Representatives
Washington, D.C.**

“Implementation of Health Insurance Exchanges and Related Provisions”

**Submitted by Kristie Arslan
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The National Association for the Self-Employed (NASE) respectfully submits this official statement for the record on today’s hearing *Implementation of Health Insurance Exchanges and Related Provisions*. For the 22 million self-employed Americans (77% of which are currently self-insured), we believe the development of health insurance exchange markets is an attractive option for the self-employed and, if constructed accurately, will provide affordable health care options for our members.

However, we remain deeply concerned that the lack of clear guidelines and expectations for the development of state-based exchanges by the Department of Health and Human Services to states, insurance companies, employers, and consumers in delivering final guidance, will result in the creation and implementation of **ill-constructed** exchange markets. Millions of Americans are expected to participate in both state and federally operated exchanges in the fall of 2013 and yet, key guidance from the federal government has been minimal.

Essential to the creation and implementation of the exchange system, three areas deeply concern the NASE:

- 1) The number of States that have declined to establish state exchange markets;
- 2) Lack of final regulation defining Essential Health Benefits;
- 3) Finalized regulation related to the creation and implementation of exchanges

We are committed to serving as partners with the Department of Health and Human Services and other key stakeholders to ensure that the exchange-market is thoughtfully created and implemented. At a time when the self-employed are at their highest for being insured while expressing their concerns related to increasing cost of insurance, we need the implementation of exchanges to move forward, smoothly.

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