

Coverage: 26 States Opting to Default to the Feds

From Page 1

Travelocity. Millions of people who don't have employer coverage will flock to the new markets. Middle-class consumers will be able to buy private insurance, with government help to pay the premiums in most cases. Low-income people will be steered to safety net programs like Medicaid.

"It's an experiment between the feds and the states, and among the states themselves," said Robert Krughoff, president of Consumers' Checkbook, a nonprofit ratings group that has devised an online tool used by many federal workers to pick their health plans. Krughoff is skeptical that either the feds or the states have solved the technological challenge of making the purchase of health insurance as easy as selecting a travel-and-hotel package.

Whether or not the bugs get worked out, consumers will be able to start signing up Oct. 1 for coverage that takes effect Jan. 1. That's also when two other major provisions of the law kick in: the mandate that almost all Americans carry health insurance, and the rule that says insurers can no longer turn away people in poor health.

Barring last-minute switches that may not be revealed until next week, 23 states plus Washington, D.C., have opted to run their own markets or partner with the Obama administration to do so.

Twenty-six states are defaulting to the feds. But in several of those, Republican governors are trying to carve out some kind of role by negotiating with federal Health and Human Services Secretary Kathleen Sebelius. Utah's status is unclear. It received initial federal approval to run its own market, but appears to be reconsidering.

"It's healthy for the states to have various choices," said Ben Nelson, CEO of the National Association of Insurance Commissioners. "And there's no barrier to taking somebody else's ideas and making them work in your situation." A former U.S. senator from Nebraska, Nelson was one of several conservative Democrats who provided crucial votes to pass the overhaul.

States setting up their own exchanges are already taking different paths. Some will operate their markets much like major employers run their health plans, as "active purchasers" offering a limited choice of

insurance carriers to drive better bargains. Others will open their markets to all insurers that meet basic standards, and let consumers decide.

Obama's Affordable Care Act remains politically divisive, but state insurance exchanges enjoy broad public support. Setting up a new market was central to former Republican presidential candidate Mitt Romney's health care overhaul as governor of Massachusetts. There, it's known as the Health Connector.

A recent AP poll found that Americans prefer to have states run the new markets by 63 percent to 32 percent. Among conservatives the margin was nearly 4-1 in favor of state control. But with some exceptions, including Idaho, Nevada and New Mexico, Republican-led states are maintaining a hands-off posture, meaning the federal government will step in.

"There is a sense of irony that it's the more conservative states" yielding to federal control, said Sandy Praeger, the Republican insurance commissioner in Kansas, a state declining to run its own exchange. First, she said, the law's opponents "put their money

on the Supreme Court, then on the election. Now that it's a reality, we may see some movement."

"They're not budging in Austin. Texas is not interested in being a subcontractor to Obamacare," said Lucy Nashed, spokeswoman for Gov. Rick Perry, who remains opposed to mandates in the law.

In Kansas, Praeger supported a state-run exchange, but lost the political struggle to Gov. Sam Brownback. She says Kansas will be closely watching what happens in neighboring Colorado, where the state will run the market. She doubts that consumers in her state would relish dealing with a call center on the other side of the country. The federal exchange may have some local window-dressing but it's expected to function as a national program.

Christine Ferguson, director of the Rhode Island Health Benefits Exchange, says she expects to see a big shift to state control in the next few years. "Many of the states have just run out of time for a variety of reasons," said Ferguson. "I'd be surprised if in the longer run every state didn't want to have its own approach."

In some ways, the federal government has a head start on the states. It already operates the Medicare Plan Finder for health insurance and prescription plans that serve seniors, and the Federal Employees Health Benefits Program. Both have many of the features of the new insurance markets.

Administration officials are keeping mum about what the new federal exchange will look like, except that it will open on time and people in all 50 states will have the coverage they're entitled to by law.

Joel Ario, who oversaw planning for the health exchanges in the Obama administration, says "there's a rich dialogue going on" as to what the online shopping experience should look like. "To create a website like Amazon is a very complicated exercise," said Ario, now a consultant with Manatt Health Solutions.

He thinks consumers should be able to get one dollar figure for each plan that totals up all their expected costs for the year, including premiums, deductibles and copayments. Otherwise, scrolling through pages of insurance jargon online will be a sure turn-off.

Local News Briefs

Sandyland Ag Conference Slated for February 28th

The annual Sandyland Agricultural Conference will be held Thursday, Feb. 28, at the Gaines County Civic Building in Seminole.

Registration will begin at 8 a.m. with the program beginning at 8:25 a.m. and concluding at approximately 3:45 p.m.

According to officials with the Texas AgriLife Extension Service's Gaines County office, this year's conference will focus on the Production of Cotton and Peanuts as it relates to minimum rainfall and irrigation.

Irrigated & Dryland Cotton Production, Peanut Fungicides & Disease Control, Water Quality & Quantity, Weed Control, Herbicide Damage, Insect Management, Variety Trials, and Fertility are just a few of

the cotton and peanut topics that will be discussed.

Those attending will also gain information on the Economic Timing of Irrigation, Pesticide Applicator License Requirements, Pesticide Laws and Regulations, and industry updates.

Program Presenters will include Dr. Mark Kelley - Agronomist, Dr. Jason Woodward - Plant Pathologist, Charles Stickler - Retired Extension Agronomist, Dr. Peter Dotray - Weed Specialist, Dr. Dana Porter - Agricultural Engineering Specialist, Dr. Terry Wheeler - Plant Pathologist, Dr. Jackie Smith - Extension Economist, Management, Terry Millican - Gaines County Agricultural Extension Agent, Manda Anderson - Gaines County IPM Agent, Jay Yates - Economist/Risk Management, all with the Texas AgriLife Extension Service. Other Presenters include Debbie Slocum - Texas Department of Agriculture. Licensed pesticide applicators

will receive Continuing Education Units (CEU's) toward their Pesticide License Requirements for attending this conference.

Local and surrounding businesses will be allowed to set up booths with educational and promotional information. Anyone wanting to sponsor this program or reserve a booth space should contact the Gaines County Extension Office at (432) 758-4006 ext. 140.

The Sandyland Ag Conference is sponsored by The Texas A & M AgriLife Extension Service and the Agricultural Committees in Gaines, Yoakum, Andrews, and Cochran Counties.

Friends of Library Group Seeking Local Members

Would you like have a voice and make a difference in what your public

library has to offer?

The Gaines County Library is excited to announce the establishment of Friends of the Gaines County Library System (FoGCLS). The primary purpose of FoGCLS is to promote and support library services in Gaines County, assist in providing supplemental funding for the library, help provide programs for the library, and to act as an advocate for the library.

County library funds are limited to maintaining of our current Library System. In order to provide activities, purchase more books and equipment, host community events and continue to provide current educational programs, your help is needed.

Annual dues to FoGCLS have been designed to fit most everyone's budget so it's easy to become a member. By joining FoGCLS, your membership dues and ideas will help expand library services.

Plus, by showing your FoGCLS

membership card, you get to preview the Annual Fall Book Sale and purchase books before non-members.

Membership forms are available at both branches of Gaines County Library - 704 Hobbs Highway in Seminole and 311 Hill Street in Seagraves. To become a card-carrying Friend of the Library, membership dues levels are as follows:

- Classic Lifetime - \$500
- Bestseller - \$100: can become a Classic Lifetime member after five years at Bestseller level
- Excellent Read - \$50
- Popular (Family) - \$25
- Top Ten - \$10
- Primer - \$5

Scholarship
FoGCLS meetings are held at 6 p.m. on the third Thursday of each month in the Gaines County Library meeting room. Discussions cover upcoming events such as the Annual Book Sale, Summer Reading Program and other fun, educational activities for the

community. FoGCLS members' ideas and help are welcome.

The FoGCLS will be involved in projects to promote your library such as fundraising (Annual Book Sale, etc.), use of volunteers in the library, building projects, children's programs, educational programs, promote library services, and advocating for the library to governing entities and local businesses.

FoGCLS can be contacted at P.O. Box 58 Seminole TX 79360, or on Facebook: Gaines County Library System

Have a news brief you need publicized or announced? Let us help!!!
(432) 758-3667 ph
(432) 758-2136 fax
news@seminolesentinel.com
or come by 406 S. Main St. between the hours of 8:30 a.m. and 5 p.m. Monday through Friday

The all new... SeminoleSentinel.com

- Up-to-date local news stories
- Latest Associated Press news
- Online classified section
- Online PDF of Sentinel Pages
- Community Calender
- Reader Opinion Polls

The screenshot shows the website's layout with a navigation bar at the top containing links for Home, News, Classifieds, Calendar, Subscribe, Advertise, Local, and Contact. A search bar and user login options are also present. The main content area features a 'Latest News' section with headlines such as 'Tickets for Beauty and the Beasts to be Sold Beginning Oct. 22', '2012 PBIOS Slated for Tuesday, Wednesday', and 'Space Jump Proves Successful'. A weather widget for Seminole, TX, shows a sunny day with a high of 78°F. There is also an 'Opinion Poll' section asking 'Who do you think won Thursday's Vice Presidential Debate?' and a 'Trunk Treat' event advertisement for October 28th.