



Michigan League FOR Human Services

**Testimony before Joint Meeting of Senate Committee on Health Policy and Senate
Committee on Insurance**

Jan Hudson

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Good afternoon Chairman Marleau and Chairman Hune, and members of the Committees. My name is Jan Hudson, I am a senior policy analyst for the Michigan League for Human Services. The League is a founding member of the Michigan Consumers for Healthcare Advancement Coalition and served as convener until the funding was secured and staff hired. I am here wearing both hats today – representing the League and as a member of the Coalition – and am pleased to have the opportunity to speak to you in support of the state developing its own Health Insurance Exchange to meet the requirements of the Affordable Care Act. As you know, under the federal law all states will have an Exchange, and it is up to the state to determine how it will be implemented.

The Michigan Consumers for Healthcare Advancement is a new statewide consumer voice coalition focused on implementation of the Affordable Care Act to secure affordable, accessible, quality health care for all in Michigan. Earlier this year, the Coalition developed a set of principles to guide our work on the development of an Exchange. Our first principle is that Michigan should develop its own exchange to address the needs and priorities of Michigan residents, and to address issues unique to Michigan. We believe this is a better alternative to partnering with another state(s) or deferring to the federal government to operate Michigan's exchange.

The Exchange Planning Work Group process began the dialogue and as a Coalition, we were very pleased to have several representatives on each of the workgroups. I participated in the Finance, Reporting and Evaluation Workgroup. It is going to be very complicated to design a system and process to combine public health care coverage and commercial insurance in a way that works well to provide quality, affordable, accessible coverage to all Michigan residents.

It will take our best Michigan minds working together to determine the best way to implement a state Exchange, meeting both the requirements of the Affordable Care Act and addressing the opportunities and challenges that are unique to Michigan.

There is much work ahead, the time frames are tight, and we look forward to working with you to implement a successful, consumer-friendly Exchange in Michigan.

Thank you.