The media headlines are covered with information about Idaho's public discussion on whether to implement a state Health Insurance Exchange, as allowed under federal reform law, or let the U.S. Department of Health and Human Services run such an exchange.

Myriad Benefits supports the *Keep It In Idaho* coalition because we believe strongly that the right thing for Idaho is that our Legislature pass a bill to create a state Health Insurance Exchange. This will allow Idaho to develop an exchange that makes sense for individuals and employers in our state. Idaho has some of the lowest insurance rates in the country and we support a platform that continues to develop more cost effective options for consumers.

It's very important that legislators know there is broad support from all across Idaho for a State Health Exchange. Please visit this website – keepitinidaho.com – for more information about why this is vital for Idaho businesses and residents.

A Health Insurance Exchange is intended to make buying a health care plan simpler, like shopping on the Internet for an airline ticket or hotel room. Exchanges are intended to increase competition, consumer choice and transparency of product offerings.

For consumers, exchanges will be the vehicle through which different health carriers offer policies and provide comparable information on benefits and costs to help consumers better understand their options. The exchange will also be a centralized mechanism to determine eligibility for tax credits and cost-sharing reductions.

Each state is expected to establish Exchanges, either as a government agency or a non-profit organization. The Idaho Legislature is currently debating a bill to set up a state exchange. If the state fails to set up an Exchange, the federal government may step in to create one.

There are still many stakeholder differences to be resolved, but state based exchanges offer the potential to get more people protected by health care coverage, which is essential to establishing an affordable, sustainable health care system for the long term.

When you visit keepitinidaho.com, please take a few moments to use the tools on the site to contact your legislators directly to alert them to your position on the State Exchange. And please share this site with your business contacts so that they can also be engaged in this process.

Please contact Myriad Benefits if you have questions or need additional information.