

Insurance department charged with implementing health reform law

TOPEKA — Since the bill was signed into law March 23, the staff at the Kansas Insurance Department has fielded many questions surrounding the Patient Protection and Affordable Care Act. Kansans are wanting to know — and rightfully so — how the new federal law will affect them.

We are working feverishly to compile information. I have organized an implementation team that will help determine how the bill affects the insurance market in Kansas. Because it is our job to figure out how to put in place the maze of new regulation concerning health insurance in the private market, I assure you that our work will be done in an unbiased way with all Kansans in mind.

It's going to take plenty of time in the next few months. We don't have all the rules and facts yet, despite what some media people and consumers might think. We as state regulators have seen the bill only in broad strokes. And you know how the old saying goes: "The devil is in the details."

I can help protect Kansas health insurance consumers because the law says the federal government HAS to work with state insurance commissioners to develop many of the provisions. The National Association of Insurance Commissioners is mentioned nine times in the bill as providing information and helping to implement the law. That is good for consumers all across the country. It keeps local people in control of local situations.

State insurance regulators throughout the country will see that flexibility is there for



Sandy Praeger
• Kansas Ins. Commissioner

setting regulations. They will also be quick to set potential problems and possible solutions. That will surely help avoid many unintended consequences of such far-reaching legislation.

Throughout the year-long debate before the federal bill passed, association members, including myself, have argued strenuously that consumers are best protected by their state regulators and not by a federal agency. Because of our discussions, the bill contains consumer-friendly provisions that wouldn't have been there otherwise.

I and fellow commissioners were "at the table" for many discussions during 2009 and early 2010, establishing ourselves as nonpartisan go-to experts. We were not part of the discussion to advocate for the bill. We were there, simply, because "if you are not at the table, you might be on the menu."

We will stay at the table continuously as all of the bill's provisions are established, beginning with the ones that are to be in place in 2010. This is how the Kansas Insurance Department, and other state departments, will assure our states' citizens that their rights are protected.

Many of the law's provisions don't go into effect until 2014. Right now, however, you can access media sites that give you some overview of how the new bill can affect you and your family. Enter the phrase "how the health care bill will affect you" on a Web browser, and you can find several informative sites.

The Department of Health and Human Services is scheduled to have a Web site established by July 1 that will provide answers and scenarios for consumers. The National Association of Insurance Commissioners will also be working to provide state insurance departments with frequently asked questions we can post to our Web sites.

The Kansas Insurance Department's role in protecting Kansas insurance consumers cannot be overstated. We have oversight granted to us in the federal law to make sure Kansans are not "gamed" or "scammed" by the new system. Also, we have power to review rates and oversee the financial condition of health insurance companies as new markets open up through the law's provisions on health exchanges.

You will see me writing more about the law in future columns, news releases and consumer alerts. The law will fundamentally affect health insurance products for years to come. We will always work through the legislation in a nonpartisan way to help Kansans understand their options and obligations.

On the Beat

COLBY POLICE Sunday

12:37 p.m. — Damage to vehicle window at 380 W. Webster.

7:09 p.m. — Illegal dumping: dumpsters full at Maurices and Beringer's.

7:36 p.m. — Suspicious incident: 911 call for officer at 1150 S. Franklin No. 3, and then said subject left, didn't need police. Call from No. 43 said subject at No. 3 held her against her will. Unlawful restraint report filed.

10:20 p.m. — Clerk from Quality Inn reported suspicious behavior of subject in Super 8 parking lot. OK, was using the phone.

Monday
2:01 a.m. — Security check at the airport.

10:55 a.m. — Accident in front of 265 N. Mission Ridge.

11:18 a.m. — Accident over weekend at 410½ S. Garfield.

12:03 p.m. — Walk through at Colby Middle School.

2:29 p.m. — Call about possible stalking at Wal-Mart over weekend. Provided information.

5:07 p.m. — Bicycle found at Farmers and Merchants Bank.

Tuesday
12:26 a.m. — Guest refused to leave at 275 W. Third. All OK.

3:28 a.m. — Vehicle following subject around Colby; unknown location, not found.

7:58 a.m. — Sara Martin reported accident on Davis by S&T office.

9:02 a.m. — Report filed on incident involving Social and Rehabilitation Services.

9:21 a.m. — Two dogs at large in the 500 block of N. Riddle not found.

10:45 a.m. — Theft of batteries from Colby Implement.

THOMAS COUNTY SHERIFF Sunday

11:38 a.m. — Took three inmates to Rawlins County Sheriff's Office.

2:57 p.m. — Loud music complaint on a vehicle parked at Rexford school. Reporting party called back; matter was taken care of.

7:43 p.m. — Driving while suspended report on traffic stop at U.S. 24 and County Rd. 24.

Monday
Only civil process and jail care listed on log.

Tuesday
12:01 a.m. — Accident at eastbound I-70 mile 71 not found.

10:40 a.m. — Alarm at 2225 N. Range. All OK; owners responded.

11:08 a.m. — Large item blocking U.S. 83 by Breton. Tarp, moved to ditch.

11:22 a.m. — Camper rolled on I-70 mile 59 eastbound. Highway Patrol assisted; Butch's towing responded.

8:17 p.m. — Narcotics violation report filed.

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