STAKEHOLDER CRITISMS OF NATIONAL HEALTHCARE INSURANCE EXCHANGE  
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As the Patient Protection and Affordable Care Act became law on March 21, 2010 many concerns and criticisms have been placed on the healthcare insurance exchange presented in this act. This insurance exchange will go into effect in 2014 and will have an effect on consumers, health care and insurance providers, and various aspects of the economy. A qualitative analysis of these criticisms will be collected by each stake holding group using qualitative data from published editorials, news articles, and advocacy groups. The data will be grouped into common interest categories based on their critique or concern and analyzed to see how each is affected by the national healthcare insurance exchange. From this data, the following results have determined consumers are supportive of healthcare insurance exchanges because of the regulations, greater transparency on health plans, and new risk selection mechanism. Insurance companies and healthcare professional organizations did not have a response or take a stance on this issue. Other opinions and recommendations from health policy researchers and fellows stated insurance exchanges needed to be created around serving consumers effectively by following a semi-independent government authority, consider range of benefits and adjustments of premiums, and reducing administrative cost while keeping the consumer in mind. From these results, it can be interpreted that the national healthcare insurance exchange is favorable by consumers overall and could be implemented successfully if the exchange is designed to meet policy objectives and keep regulations fair amongst the consumers and insurers.