

## Health Policy Expert: Only Time Will Tell If ObamaCare Good Outweighs Bad

By [Jessica Palombo](#)

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This week the federal government announced stricter privacy controls guarding personal information collected by those who help people sign up for health insurance. Florida Gov. Rick Scott and others cited the privacy concern in opposing implementation of the federal Affordable Care Act. With online health insurance marketplaces opening Oct. 1, Florida has its own laws for keeping so-called insurance “navigators” honest.

Whether you call it the federal healthcare overhaul, the Affordable Care Act or “ObamaCare,” the law is as politically divisive as any social issue. Politicians variously call it a job killer, a job creator, a scam, a savior.

Marshall Kapp, director of the Florida State University Center for Innovative Collaboration in Medicine and Law, says, “Unfortunately, it’s difficult to begin to understand the Affordable Care Act without really studying it.”

He has.

“Most people get their information, if any, from sound bites that are not only designed to but inherently structured to confuse rather than enlighten,” he says.

Kapp says, with the political firestorm surrounding the healthcare law, he can see how the public can forget what’s it’s intended to do.

“The absolute ultimate goal is that we improve the health of the population,” he says.



*Credit Pete Souza / The White House*

President Barack Obama signs the Patient Protection and Affordable Care Act into law in 2010.

To do that, the law aims to get all Americans insured and able to access quality medical care. Online insurance marketplaces open Oct. 1, and to help uninsured people use them, the federal government has licensed people called “navigators.” Usually they already work for nonprofit organizations with a history of enrolling people in federal programs like Medicaid.

Florida insurance commissioner Kevin McCarty says, “And in the legislation that passed this year, we did provide for licensing of navigators.”

Florida requires navigators to submit to a federal background check and won’t approve anyone who’s been convicted of a financial services crime. But Gov. Rick Scott’s administration has repeatedly pointed to the navigator program as a reason to oppose the health care law. Attorney general Pam Bondi recently voiced similar concerns on the TV show “Fox and Friends.”

“Now we’re challenging the navigators, as you’ve talked about so much on Fox. We’re warning people to be careful ‘cause they’re going to have your personal information,” she said on Tuesday.

Bondi’s comments came after the state health department announced navigators wouldn’t be allowed to work at county health departments—although their literature could be made available there.

Kapp says the privacy concerns are legitimate. Breaches are rare, he says, but they do happen.

“Whether dealing with that qualm, controlling those privacy concerns, by not allowing the navigators to set up shop in logical spots, such as county health departments, is a debatable issue,” he says.

After Scott sent a letter to congressional leaders about privacy concerns, the federal Department of Health and Human Services announced it’d set up a fraud hotline to accompany the marketplaces.

And HHS Secretary Kathleen Sebelius, who’s made five trips to Florida, recently stopped in Jacksonville touting the privacy controls already in place. She singled out an insurance marketplace call center in Tampa that has what she considers extreme safeguards.

“The only thing that can be pulled up on the screen is the individual application form. You can’t get access to anything else, so you couldn’t forward it to anybody. You don’t have web connectivity,” she says.

She also says information is never kept or stored after the application session.

She says many questions about the new law are answered on a government website.

“People can visit the website and see side-by-side individual insurance plans that are being offered. They can also figure out, based on their income, what they would pay each month, what definitions are. So Healthcare.gov is probably the best one-stop center,” she says.

Kapp says, with any law that drastically changes policy, it’s impossible to know if the intended goals will be achieved.

“That would be a gross understatement to say it’s imperfect,” he says. “Any system is imperfect, but the question is, do the benefits outweigh the risks? And that’s really where we’ll have to wait a while to have any sort of definitive resolution to that question.”

Open enrollment in the new healthcare marketplaces runs from October through March. People without health insurance will have to pay a fine starting next year.