

State-run health exchanges off to smoother start

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(HealthDay)—Unlike the highly publicized problems that have plagued the federal health exchange website created to help Americans register for insurance coverage, many state-run exchanges are operating well, according to published reports.

The reason for the disparity: the sprawling federal website has been overwhelmed by visitors and—some experts contend—hampered by faulty design and software. The state-run sites, by comparison, are much smaller and nimbler, and technicians can react quickly to fix problems that arise, *The New York Times* reported Wednesday.

Another difference that helps to explain the relatively smooth launch of the state-run exchanges: some states let consumers explore insurance



options—such as costs and the pros and cons of different policies—without first having to create an online account. On the federal exchange, called HealthCare.gov, shoppers must first create an online account. And creating an online <u>account</u> has been a major stumbling block and source of frustration for many people trying to use the federal exchange, the *Times* reported.

"Individual state operations are more adaptable," Alan Weil, executive director of the National Academy for State Health Policy, an independent nonpartisan group, told the newspaper. "That does not mean that states get everything right. But they can respond more quickly to solve problems as they arise."

More information: More Information

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