

7. How should consumer rights and continuity of care be protected?

c) Should plans be required to offer plans in both Medicaid and the Exchange, with essentially transparent movement from one to the other if client income or circumstances change?

I do believe that being able to change plans due to income or circumstance change should be unproblematic. With the job market as unstable as it is and the divorce rate so high a lot of people are switching jobs quite frequently, especially if they work for a temporary agency, or losing their former spouse's income and re-entering the workforce themselves. These changes can cause a person's income to fluctuate drastically, particularly if you factor in periods of unemployment. Adding the hassle of having to change health plans every few months because your income keeps changing causes stress. Stress causes health problems, which in turn causes the person to need even more health care. It would be beneficial to everyone involved if the transition, when necessary, could be a seamless one.