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Health Insurance Changes in Ohio in 2014 by [Tracy McManamon](#)

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Since 2011 health insurance has been drastically changing. One thing that will be changing in 2014 are the options for buying Ohio health insurance. The new option will be, "buying through an exchange". Buying through an exchange is going to be an option for those buying coverage on their own or for small companies purchasing insurance for their employees.

A change you will see when looking at exchange plans is that the aim will be for consumers to start looking at the price of the plans, and not as much at the benefits. It will still be important though for consumers to know what benefits their plan includes. An interesting thing about the exchange program is that the premium for the plans will no longer be based on the health conditions of the person purchasing the plan, but instead on their age, location and number of people on the plan. Because the Ohio health insurance premium will no longer be based on health condition, people will have a broader selection of plans they can choose from, with different premiums and different benefits. The plans offered will have to include at least the "essential health benefits".

"One issue raised with the exchange plan is there being a potential problem with "risk selection"™. concern being that the sicker-than-average person could end up in the exchange. The solution to this would be to require that any Ohio health insurance sold outside the exchange would have to comply with similar rules being used inside the exchange. This would include guaranteed availability of coverage and limits on the extent to which premiums can vary by health status."

There are a few differences that should be looked at, between the health insurance Ohio plans today and those that will be available through the exchange. First, the people the state has deemed eligible will sell both plans, but the exchange plans will only be available for certain people. Second, with the new exchange plans some people will be able to receive subsidies for earning 133%-400% of the federal poverty level. You cannot receive that with plans today. These are all changes to look out for as we near the year 2014. It will be very helpful as well to have a great understanding of how the changes effect you, your family, or your business.

It is not too early to lock in a Ohio health insurance plan through an experienced independent agency. By doing this, you may be able to avoid a government run health plan, which may be the best solution for you. This will probably be a lot less expensive with greater access choices and ad control for you, your family or small business.

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As a licensed a [Ohio health insurance](#) consultant with over 25 years of experience, Tracy McManamon has been offering clients the lowest possible rates for a wide range of a [health insurance Ohio](#) plans.

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