

Welcome to "Bob and Alice"



Welcome to our new "Bob and Alice" feature. The aim of this page is to answer those controversial questions that come up as you talk politics with your family, friends and colleagues.

You'll find concise answers and links to factual articles that answers those questions. Initially, we will be focusing on the topic of HEALTH CARE REFORM. To be successful, we need your participation!

We will be using our facebook page to assist in the dialogue. There you can add your questions and concerns. We'll dig out the answers for you. So, "like" our [Grassroots Citizen of Wisconsin facebook](#) page today and join the conversation. If you are not a facebook user, you can also [email](#) your question too.

Bob and Alice on Health Care

Bob: Competition is key to bringing down health care costs. And if you really want competition in health insurance, allow Wisconsinites to buy their policies across state lines. We'd have a much greater range of insurers to choose from.

Alice: But that's just what the insurance marketplace of ObamaCare will allow, at least in a limited form. At least two nationwide plans run by private insurance companies will be competing alongside of private state plans, which are scanty in number in many states.

More on the Affordable Care Act (ACA) and nationwide health insurance plans:

- The Affordable Care Act ("ObamaCare") allows at least two national private insurance plans to compete alongside private state plans.
- The need for nationwide plans to increase competition is substantial because many states are dominated by only a handful of insurers.
- The national plans will be offered to consumers in every state.
- Premiums and benefits of the national plans will be negotiated by the same government agency that handles the highly-regarded federal employees' health insurance program.
- The multi-state plans must meet a set of 13 criteria which include items such as not denying coverage to those with pre-existing conditions.

Read more: 1) The New York Times article, "U.S. Set to Sponsor Health Insurance Plans Nationwide", <http://www.nytimes.com/2012/10/28/health/us-to-sponsor-health-insurance-plans-nationwide.html>
2) The Washington Post article, "No, the public option is not back from the dead", http://www.washingtonpost.com/blogs/ezra-klein/wp/2012/10/30/no-the-public-option-has-not-returned-from-the-dead/?wpisrc=nl_wonk