the clearinghouse model will appear more lax, and will have the responsibility of acting as the marketplace for consumers, employers, and insurers to gather and conduct business with more autonomy (UNUM Group, 2010).

Texas is a historically conservative Republican state, and is currently led by Republican Governor Rick Perry. On July 9, 2012, Governor Perry officially announced that Texas would not partake in the exchange program policy-making process. Texas did have some communication with HHS, and held a symposium; however, it ultimately decided against establishing its own exchange program. The Federal Government will have the largest influence in Texas, as it will be the main decision-making actor in the creation and drafting of their exchange program.

The timeline of Texas' decision to default to a federal program is consistent in its dislike of the exchange program, and Obamacare in general. Although, early on in the process it seemed that Texas might be willing to work in partnership with the Federal Government, a blunt letter from Governor Perry in July 2012, clearly displayed his feelings toward the exchanges, and boldly declared Texas' refusal to comply as rational because Obamacare is full of intrusions of sovereignty and will not accomplish any of its goals (Fernandez, 2012). Now that each of the three options has been described and explained, a more detailed comparison can be provided for the states of New York, Michigan, and Texas.

Comparison and Analysis

Each state is composed of unique actors and characteristics that influenced the type of exchange program they created and passed. We can discuss the progress made thus far in regard to actual implementation. Further, it is possible to explore the plausible outcomes of the future, especially as the 2014 implementation date draws near.

Although implementation of the New York exchange program will not go into effect until 2014, it is one of the states that have made the most progress in preparation for implementation. In spring of 2012, The Urban Institute of New

York published estimates of the benefits of Obamacare and exchanges. Pre-reform research estimates that nearly 2,724,000 New Yorkers are uninsured; post-reform estimates predict that number will drop to as low as 1,700,000 people. In addition, the exchanges are estimated to include 615,000 individuals purchasing insurance, and roughly 453,000 employers. Overall, the estimate is that the exchanges will enroll 1.1 million New Yorkers (Blavin F. et al., 2012).

In Michigan, a similar decline in uninsured people is expected. It is estimated that roughly 14% of Michigan's non-elderly residents are currently uninsured, and among them, roughly 94% will qualify either for Medicaid expansion or for participation and benefits through the exchange program (HealthCare.gov, 2013). Michigan is continuing to conduct research as it creates, negotiates, and passes various aspects of its exchange program. Much of the research is funded through grants from the Federal Government, such as the State Planning Grant that provides nearly $1 million, and the Establish Grant (Level 1) that awarded $10 million in 2011, and another $30.5 million in 2013 (CCIIO, 2013). As of early 2013, it appears that Michigan may be experiencing a change of the type of system it will use. In March of 2013, the House passed a bill with agreements for the state-federal partnership; however, it unexpectedly failed in the Michigan Senate, which was against the requests of Governor Snyder (Pluta, 2013). This could mean that Michigan will instead default to a federally run exchange after all.

Texas' position within the insurance exchange system does not leave much room for speculation, because it simply is defaulting to the federal program. The federal exchange is expected to begin open enrollment in October of 2013, and coverage will begin in January of 2014. However, many Texan Democrats, as well as health advocates, are quite upset with Governor Perry's failure to tap into federal grant money (Fernandez, 2012). Still, it is unlikely that these opponents of the federal-run program will have much success in changing to a state-run or partnership.