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# Primer on Healthcare Exchanges

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The Affordable Care Act (ACA) mandates that all Americans will have access to online marketplaces where they can compare and purchase health insurance plans by 2014. These marketplaces, called State Health Insurance Exchanges, will be the platform for regulating and administering new federal subsidies to help low income families afford health insurance. Exchanges are the central plank of the ACA's aggressive insurance coverage expansion plan.