

When recording transitioned to digital formats, Larry Repasky's business, Christec Media, took a hit. Struggling with high blood pressure and depression, Larry was already hard pressed to pay for private insurance that covered his conditions. Soon he simply couldn't afford his premiums. He let his coverage expire, thinking, "Well, whatever happens, happens."

Just six months later Larry suffered a heart attack. As he went to the hospital, he told the ambulance drivers, "I don't have health insurance." Thankfully he's alive to tell the tale, but after eight years he is still without insurance. He and his wife Diane rely on the safety net provider Bridges to Care for the check-ups they need to manage his vascular disease and her seizure disorder. Larry recognizes that this health care arrangement works only "if nothing catastrophic happens." Yet as long as they are uninsured, they risk catastrophe every day.

The Repaskys are not alone. Since Larry began work at Bellevue United Methodist eight years ago, he has spent hours helping fellow staff members navigate the health insurance system. He and many of his co-workers are among ½ million Tennesseans who cannot buy insurance through their employers. Under the new health care law – the Affordable Care Act – people like Larry will be able to buy coverage through a state-designed exchange. The exchange, which will be a 'one-stop shop' for consumers to compare prices and benefits of competing insurance plans, goes into effect in 2014.

Larry puts his experience in the music industry to use by running audiovisual systems at churches, a job he truly enjoys: "Church work – it's rewarding... To serve the people of the church is really slick." Soon, when small employers can offer affordable insurance through Tennessee's health care exchange, more Tennesseans will be able to work for churches, for themselves or for small businesses. Premiums will be on a sliding scale, making it affordable for Larry and thousands more.