

## Health Reform Framed Around Three Draft Messages

### 1. Providing and Protecting Affordable Health Insurance

	Consumer Council	Provider Council	Purchaser Council
<b>Benefits Package</b>	<ul style="list-style-type: none"> <li>Support for a broad based benefit package that is tailored to consider all populations and includes a prevention component</li> </ul>	<ul style="list-style-type: none"> <li>Support for comprehensive health insurance plans that support a variety of packages and a variety of costs and incorporate best practices into the purchasing of any health insurance plan to stretch available dollars</li> </ul>	<ul style="list-style-type: none"> <li>Support for affordable benefit packages that are valued by targeted consumers</li> </ul>
<b>Small Businesses</b>	<ul style="list-style-type: none"> <li>Support for a tiered, equitable system of incentives to small businesses</li> <li>There should be no arbitrary cut-off for employers; all employers should be included in any health reform option regardless of whether they have previously offered coverage</li> </ul>	<ul style="list-style-type: none"> <li>Support incentives for all small businesses as opposed to limiting incentives to only those small businesses that have not previously offered health coverage</li> </ul>	<ul style="list-style-type: none"> <li>Align incentives to all small businesses regardless of whether they have previously offered coverage and to also align incentives to individuals in the target population</li> <li>Health reform measures should be designed to minimize subsidies to existing insured populations</li> </ul>
<b>Employer Responsibility</b>	<ul style="list-style-type: none"> <li>Mixed on the issue of employer responsibility with regard to requiring employer contributions to achieve health for all</li> </ul>	<ul style="list-style-type: none"> <li>Recognition that to achieve health care for all Kansans employers should be required to contribute, considering the current employer-based model; however, is it practical in Kansas?</li> </ul>	<ul style="list-style-type: none"> <li>Employer contributions should not be mandated to achieve health for all Kansans</li> </ul>
<b>Individual Responsibility &amp; Affordability</b>	<ul style="list-style-type: none"> <li>Need for additional information before making a recommendation on individual responsibility with regard to how much an individual should pay for a health care plan and what constitutes an affordable health care plan</li> </ul>	<ul style="list-style-type: none"> <li>Support for choices and individual ownership when determining what constitutes an affordable health plan for individuals and how much they should pay for a health plan</li> </ul>	<ul style="list-style-type: none"> <li>Additional information is needed prior to making a recommendation on individual responsibility with regard to how much an individual should pay for a health care plan and what constitutes an affordable health care plan</li> </ul>

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	<b>Consumer Council</b>	<b>Provider Council</b>	<b>Purchaser Council</b>
<b>Health Insurance Connector</b>	<ul style="list-style-type: none"> <li>• Support for exploring more extensively a health insurance connector/exchange</li> </ul>	<ul style="list-style-type: none"> <li>• Support for exploring more extensively a health insurance connector/exchange, along with support for exploring reinsurance</li> </ul>	<ul style="list-style-type: none"> <li>• Opposition to an insurance connector, regardless of whether it would be voluntary or mandatory</li> </ul>
<b>Mandates – Individual &amp; Employer</b>	<ul style="list-style-type: none"> <li>• Believe that all Kansans should have health insurance</li> <li>• To achieve health insurance coverage for all Kansans the Council members believe financial participation is required by individuals, employers, state and federal governments</li> </ul>	<ul style="list-style-type: none"> <li>• Overall support for an individual health insurance mandate, but reservations and concerns regarding the impact on the current delivery system and the potential cost of comprehensive health insurance plans</li> </ul>	<ul style="list-style-type: none"> <li>• Support for an individual mandate, but concerns and reservations regarding the practicality of such a requirement</li> </ul>
<b>Revenue Streams</b>	<ul style="list-style-type: none"> <li>• Provided that health reform efforts in Kansas address the rising costs of care and increases in health care expenses and the concern that 30 to 40% of every dollar spent in the US on health care is spent on overuse, underuse, misuse, duplication, etc. (according to a recent report), the general consensus was support for a general tax increase to fund health reform efforts, if needed.</li> <li>• More specifically, there was support for a tobacco tax increase</li> </ul>	<ul style="list-style-type: none"> <li>• Recognition of inefficiencies in the current health care delivery system and the need to invest dollars in health reform efforts wisely to avoid unnecessary cost increases</li> <li>• Recognition that funding of health reform must be shared by individuals, employers, state and federal governments</li> </ul>	<ul style="list-style-type: none"> <li>• Requested that a survey be generated asking if there was support among Council members for an increase in the tobacco tax as a potential funding source for health reform. The survey triggered responses from 9 of the 15 Council members. The general consensus of the survey was support for a tobacco tax if used as a dedicated and sustainable financing mechanism for health reform</li> </ul>

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### 2. Paying for Prevention and Primary Care

	Consumer Council	Provider Council	Purchaser Council
<b>Healthy Lifestyles</b>	<ul style="list-style-type: none"> <li>Support increased physical education activities in schools and ban smoking in public places when considering barriers that prevent Kansans from having healthy lifestyles</li> </ul>	<ul style="list-style-type: none"> <li>Acknowledge that the challenges of having healthy lifestyles for Kansans exist at all levels, regardless of age, education or income</li> </ul>	<ul style="list-style-type: none"> <li>Acknowledgement of limited options for low-income individuals and an absence of accountability for Kansans overall when considering barriers that prevent Kansans from having health lifestyles</li> </ul>
<b>Interventions</b>	<ul style="list-style-type: none"> <li>Education is a significant component of successful interventions and interventions can include both incentives and penalties, as appropriate for any given population</li> </ul>	<ul style="list-style-type: none"> <li>Interventions can be effective in improving health behaviors, based on successful experiences previously and currently implemented</li> </ul>	<ul style="list-style-type: none"> <li>Successful interventions utilized to improve health behaviors within organizations currently include both “carrots” and “sticks”</li> </ul>
<b>Health Benefit Designs to Incentivize and Reward Health</b>	<ul style="list-style-type: none"> <li>Health benefit designs should reflect lifestyle behaviors to incentivize and reward health, as appropriate for any given population</li> </ul>	<ul style="list-style-type: none"> <li>Recognition that changes to be included in health benefit designs to incentivize and reward health need to address both the current health care delivery system and individual behaviors</li> </ul>	<ul style="list-style-type: none"> <li>Consumer-driven incentives in health benefit designs may be an effective approach; however, meaningful change will only occur when individuals are accountable for their choices</li> </ul>
<b>Decrease Obesity and Tobacco Use</b>	<ul style="list-style-type: none"> <li>All sectors of society should be involved in the adoption of public policies to decrease obesity and tobacco use with a focus on education</li> </ul>	<ul style="list-style-type: none"> <li>Support for policies that target children specific to obesity and tobacco use</li> <li>Consider reinstating premium differentials in health plans as policies are developed to decrease obesity and tobacco use overall</li> </ul>	<ul style="list-style-type: none"> <li>All sectors of government should be involved in adoption of public policies to decrease obesity and tobacco use; health plans and insurers are not the only answer</li> </ul>

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	Consumer Council	Provider Council	Purchaser Council
<b>Health Benefit Designs to Manage Chronic Disease</b>	<ul style="list-style-type: none"> <li>Many consumers can not afford the cost of co-pays and deductibles and therefore chronic disease is not well managed, in addition to access concerns</li> </ul>	<ul style="list-style-type: none"> <li>Recognition that to better manage chronic diseases, health plan benefit designs should include health screen assessments, evidence-based practices, case management, disease management, and medication management options</li> </ul>	<ul style="list-style-type: none"> <li>Support for development of a statement to our federal delegation urging them to move forward on the design and implementation of a national, standardized format for health information technology and community health records</li> </ul>
<b>Patient-Centered Medical Home</b>	<ul style="list-style-type: none"> <li>Support for a patient-centered medical home delivery system</li> </ul>	<ul style="list-style-type: none"> <li>Acknowledgement of the benefits of a medical home and how changes might be included in health benefit plan designs to drive the delivery of care to a patient-centered medical home</li> </ul>	<ul style="list-style-type: none"> <li>Incorporate tiered incentives (e.g. tiered co-pays) in health plan benefit designs to drive the delivery of care to a patient-centered medical home</li> </ul>
<b>Prevention Efforts – State’s Limited Resources</b>	<ul style="list-style-type: none"> <li>Focus on prevention education for children, but also educate and empower parents</li> </ul>	<ul style="list-style-type: none"> <li>Focus prevention efforts on children and chronic disease management</li> </ul>	<ul style="list-style-type: none"> <li>Focus on young children and chronic diseases</li> <li>Provide support to employers by creating and maximizing incentives for voluntary baseline prevention and wellness programs</li> </ul>

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**3. Promoting Personal Responsibility**

	<b>Consumer Council</b>	<b>Provider Council</b>	<b>Purchaser Council</b>
<b>Personal Responsibility</b>	<ul style="list-style-type: none"> <li>• Supports the notion of viewing health differently; as opposed to viewing health as the absence of disease the group prefers adopting policies that: 1) encourage Kansans to embrace behaviors that result in the highest level of individualized health potential, 2) encourage the use of individualized cost-effective health care services, and 3) promote contributions to the cost of health insurance, based on ability to pay</li> </ul>	<ul style="list-style-type: none"> <li>• Support healthy schools and healthy workplaces</li> <li>• Encourage the use of cost-effective health care services by putting the buying power of health care services into the hands of individuals</li> <li>• Recognize the need for health care services to extend beyond 9:00 – 5:00</li> <li>• Promote contributions to the cost of health insurance based on one’s ability to pay</li> </ul>	<ul style="list-style-type: none"> <li>• Encourage community culture that creates safe places to live and play</li> <li>• Promote health care transparency to move toward a consumer-driven world</li> <li>• Support evidence-based medicine in health plans</li> <li>• Everyone should have some “skin in the game”</li> </ul>