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KHPA Small Business Stakeholder Meeting
September 22, 2008, Landon Office Building, Topeka Kansas
Minutes

KHPA Staff Participants

Dr. Marcia Nielsen, Executive Director
Dr. Barb Langner, Policy Director

Facilitating

Steve Schramm, Schrammraleigh, LLC, Consultant to the Kansas Health Policy Authority

Welcome and Introductions, Dr. Marcia Nielsen

- Dr. Nielsen opened the meeting and welcomed participants. She introduced Dr. Barb Langner and Steve Schramm and informed participants that there would be no agenda for the meeting. The goal of the meeting was to brainstorm ideas and Mr. Schramm would be facilitating the discussion.

Overview of Reform Efforts for Small Businesses in Kansas, Steve Schramm

- Mr. Schramm provided an overview of the efforts that have taken place so far in health reform in Kansas, especially those concerning assistance to small businesses. In developing their health reform strategy, KHPA put together a series of models to look at where the uninsured are in Kansas and how reform models would affect them. The model the KHPA Board approved separated the small business market into smaller segments and looked at the very small employers of 2-10 employees. The issues of volatility and concerns about Section 125 were discussed, and targeted pilot projects for specific communities and employers were considered. During session, the Legislature added other elements to these recommendations, but the bulk of the small employer package did progress in the legislature. The KHPA Board has since tried to look at policy options to improve access to health insurance for uninsured Kansans. Assisting small businesses to attain affordable health insurance continues to be a priority for the Board. KHPA convened a planning group to develop a menu of policy options for consideration by stakeholders, which encompassed four general mechanisms that could aid small employers: An administrative or regulatory approach, funding mechanisms to help small employers deal with affordability, designing or altering benefit designs, and education and outreach efforts.
- Dr. Langner added that the goal of this meeting is to come up with proposals and ideas for the upcoming session that could facilitate the ability of small businesses to provide health insurance to their employees. The policy development timeframe is short, so it is important to figure out what would be possible and helpful.

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Discussion with Participants

- Participants expressed interest in several initiatives. Discussion included ideas for subsidizing health insurance for small employers and broadening the rate band. There was extensive discussion on reforming the state high-risk pool to make it a more viable option for the uninsured, as well as expanding or reforming the tax credit employers receive for offering health insurance. Several participants showed interest in developing or encouraging the use of alternative health plans, such as high-deductible or “mini-med” plans. Participants agreed that this session should be approached as finding a short-term fix for the problem, while working incrementally on a more comprehensive long-term reform plan.

Adjournment of the Meeting

- Dr. Langner proposed meeting again on October 7, from 12:30 to 2:30. The meeting will be held in the same location.