

**Consumer Advisory Council – Interim Report
Recommendations Presented to the KHPA Board - 8/20/2007**

**Health Reform Framed Around Three Draft Messages:
Providing and Protecting Affordable Health Insurance
Paying for Prevention and Primary Care
Promoting Personal Responsibility**

Providing and Protecting Affordable Health Insurance

Benefits Package:

Summary: The general consensus of the Consumer Advisory Council was support for a broad based benefit package that is tailored to consider all populations and includes a prevention component.

Small Business:

Summary: The general consensus of the Consumer Advisory Council was support for a tiered, equitable system of incentives to small businesses and 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.

Employer Responsibility:

Summary: The Consumer Advisory Council was mixed on the issue of employer responsibility with regard to requiring employer contributions to achieve health for all.

Individual Responsibility:

Summary: The general consensus of the Consumer Advisory Council was the 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.

Health Insurance Connector:

Summary: The general consensus of the Consumer Advisory Council members was support for exploring more extensively a health insurance connector/exchange.

Mandates:

Summary: The general consensus of the Consumer Advisory Council members was a belief that all Kansans should have health insurance; to achieve health insurance coverage for all Kansans the Council members believe financial participation is required by individuals, employers, state and federal governments.

Revenue Streams:

Summary: 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 of the Consumer Advisory Council members was support for a general tax increase to fund health reform efforts, if needed, and more specifically, support for a tobacco tax increase.

Paying for Prevention and Primary Care**Healthy Lifestyles:**

Summary: The general consensus of the Consumer Provider Council members was to support increased physical education activities in schools and ban smoking in public places when considering barriers that prevent Kansans from having healthy lifestyles.

Interventions:

Summary: The general consensus of the Consumer Advisory Council members was education is a significant component of successful interventions and interventions can include both incentives and penalties, as appropriate for any given population.

Health Benefit Designs to Incentivize and Reward Health:

Summary: The general consensus of the Consumer Advisory Council members was health benefit designs should reflect life-style behaviors to incentivize and reward health, as appropriate for any given population.

Decrease Obesity and Tobacco Use:

Summary: The general consensus of the Consumer Advisory Council members was that all sectors of society should be involved in the adoption of public policies to decrease obesity and tobacco use with a focus on education.

Health Benefit Designs to Manage Chronic Disease:

Summary: The general consensus of the Consumer Advisory Council members was that 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.

Patient-Centered Medical Home:

Summary: The general consensus of the Consumer Advisory Council members was support for a patient-centered medical home delivery system.

Prevention Effort Priorities:

Summary: The general consensus of the Consumer Advisory Council members was to focus on prevention education for children, but also educate and empower parents.

Promoting Personal Responsibility**Personal Responsibility:**

Summary: The Consumer Advisory Council 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.