

# **OHIO HEALTHCARE COVERAGE REFORM INITIATIVE**

## **April 2008**

Governor Ted Strickland  
Director Mary Jo Hudson

The Ohio Department of Insurance  
2100 Stella Court, Columbus, Ohio 43215  
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# Envisioned Future State for a Healthy Ohio

**Ohioans are achieving and maintaining optimal health through personal wellness management and a health care delivery system that focuses on the promotion of health and the prevention of disease. At each stage of life, every Ohioan has access to timely, patient-centered, and efficient physical and behavioral health care choices. All Ohioans have access to primary and preventive services as well as education and opportunities for healthy lifestyles, and the incidence of preventable diseases are at the lowest levels in the nation across all population groups. Services and care are coordinated through widespread use of health information technology, thereby improving health outcomes and delivering effective, efficient and culturally competent health care.**

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# Ohio Healthcare Coverage Reform Goals

- **Provide access to quality, affordable health insurance for every Ohio child and to reduce the total number of uninsured Ohioans by 500,000 by 2011.**
- **Increase the number of small employers that are able to offer coverage to their workers.**



# SCI Team

- **12 members**
- **4 administration officials; 4 legislators; 4 stakeholders**
- **Traveled to RWJF “Coverage Institute” in Chicago**
- **Meets regularly**
- **Will make recommendations to Governor Strickland**



# Advisory Committee

- **42 members**
- **Includes representatives of all stakeholders**
- **Meets once every three weeks**
- **Will make recommendations to the SCI Team**



# **Guiding Principles Learned from the SCI In Chicago**

**1. Health care reform has many aspects, but this conversation is about expanding coverage to Ohio's uninsured residents and making coverage affordable for small businesses**

**2. We must have well-defined goals, with benchmarks and mileposts**

**Provide access to quality, affordable health insurance for every Ohio child and reduce the total number of uninsured Ohioans by 500,000 by 2011.**



# **Guiding Principles Learned from the SCI In Chicago**

- 3. Populations to target must be identified**
- 4. Reforms must build upon Ohio's strengths**
- 5. It has got to be affordable. Subsidies are required to reach lower income Ohioans**
- 6. A connector needs to have complementary reforms and subsidies to bring costs down**



# **Guiding Principles Learned from the SCI In Chicago**

- 7. Portability of coverage is important**
- 8. Financing will be a challenge**
- 9. We must focus on small businesses and consider economic development**
- 10. We must be conscious of maintaining competitive insurance markets**



# Who Should be Covered?

## Vulnerable Populations

- **Lower income Ohioans**
- **People with health conditions**
- **People who have no employment coverage**

## Businesses

- **Small employers**
- **Employers with low wage workers**



# **Advisory Committee Response**

## **Low Income Ohioans**

- **People who can't afford coverage**
- **Defined by poverty level**



# **Advisory Committee Response**

## **Employment Status**

### **Working Ohioans**

- **The working poor**
- **Self-employed people**
- **Independent contractors**

### **Unemployed Ohioans**

- **People who recently lost their jobs**
- **Older Ohioans who are pre-Medicare**



# **Advisory Committee Response**

## **People With Health Conditions**

- **People with chronic illness**
- **People with pre-existing conditions**
- **People with mental health conditions**
- **High-risk populations**
- **Pre-Medicaid consumers, and people in and out of the Medicaid system**



# Advisory Committee Response

## Others To Consider

- **Young Adults**
- **People of Color**
- **People living in regions with high uninsured rates**



# Advisory Committee Response

## Employer Groups

- **Small employers**
- **Employers with low wage workers**



# SCI Team Insights

**The group's focus appears to be on:**

- **Income level**
- **Employment status**
- **Health status**



# Advisory Committee Response

## Programs & Program Expansions

- **A Connector/Exchange**
- **Reinsurance for employers, workers & high risk people**
- **Expand Medicaid/SCHIP/Medicaid-Buy-In eligibility**



# Advisory Committee Response

## Market Reforms

- **Merge the small group & individual markets**
- **Community rating in the individual & small group market**
- **Portable health plans**



# Advisory Committee Response

## Benefit Plan Standards

- **Prevention & primary care**
- **Chronic care management**
- **Incentives for healthy behavior & wellness participation**



# Advisory Committee Response

## Subsidies & Tax Credits

- **Sliding scale subsidies for lower income people**
- **Tax incentives for individuals and employers to buy coverage**



# Advisory Committee Response

## Incentives & Mandates

- **Individual Mandates**
- **Require employers to maintain section 125 plans**



# Other Sources of Financing

## Assessments on:

- **Hospitals**
- **Providers**
- **Insurers**
- **Employers**
- **Pharmaceuticals**




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## Healthcare Coverage Reform Initiative Home



Welcome to Ohio's Healthcare Coverage Reform website!

As Governor of this great State of Ohio, I am committed to making affordable health insurance coverage available to all Ohioans, and I have an initial goal of covering 500,000 more Ohioans by 2011.

To accomplish this goal, I plan on working with members of the General Assembly, stakeholders and the public to develop a bipartisan, comprehensive plan to extend affordable coverage to Ohio's uninsured residents.

As part of the process of developing reforms that are right for Ohio, we must face the hard realities of Ohio's current system and develop effective strategies to provide coverage to those who currently are excluded from the system.

We want this to be an open process, so your feedback is welcomed. I encourage you to take a look at this website, and visit the [Public Input](#) area to contribute to the process.

Thank you for your interest and support in our efforts to cover Ohio's uninsured.

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