

The Blue Ribbon Commission for Health Care Reform's Five Proposals

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	Better Health Care for Colorado	Solutions for a Healthy Colorado	A Plan for Covering Coloradans	Colorado Health Services Program	5th Proposal
Expand Medicaid & CHP+	Expand CHP+ to 300% of FPL	Expand CHP to 250% FPL; Expand Medicaid to 100% FPL	Merge Medicaid/ CHP+, expand to include parents and children up to 300% FPL; childless adults up to 100% FPL	Covers everyone who has lived in Colorado at least 3 months, including those enrolled in federal programs such as Medicare, TRICARE (military health benefits), FEHBP (Federal Employees Health Benefit Plan)	Combine, expand Medicaid/ CHP+ to cover kids up to 250% FPL; cover parents and adults up to 200% FPL; Medicaid buy-in for disabled; medically needy and correctable program
Subsidies for low-income	Subsidies for parents and childless adults to 300% FPL; purchase private or employer insurance	Subsidies to purchase health insurance for those up to 250% FPL	Subsidies for those up to 400% of FPL		Subsidies up to 400% FPL; catastrophic care fund for those eligible for subsidy
Non-subsidized	Uninsured above 300% FPL and small businesses not providing insurance				
Vulnerable populations	Long-term care reforms to increase access to home & community-based care		Expand public programs for disabled up to 300% of FPL; elderly up to 100% FPL, medically needy up to 50% FPL		Expand CoverColorado to more chronically ill; Medicaid buy-in for disabled; medically needy and correctable programs
Exchange or connector	One-stop shop for consumers	One-stop shop for consumers		Basic benefit package for all based on current Medicaid benefits: primary care, hospitalization, lab, emergency, auto, workers comp, mental health, substance abuse, dental; eventually covers long-term care (room & board excluded for higher-income); minimal copays assessed for services	Connector for employers & employees to purchase insurance
Benefit package	Core minimum benefits	Core limited benefits	Comprehensive coverage including dental, mental health, substance abuse, prescriptions		Optional "Continuous Coverage Portable Plan" similar to Medicare; 24-hour coverage option for employers
Benefit caps	Annual benefit cap \$35,000; maximum monthly premium \$150-\$250	Annual benefit cap \$50,000; ends mandates that affect less than 1% of people & contribute more than 1% of claim costs	Standardized benefit plans to allow consumers to compare plans		
Cost controls	Managed care for Medicaid & primary care in rural areas	Transparency standards to control & maintain costs		Single-payer program governed as a public trust; annual budget sets provider rates; creates Colorado Health Trust Fund to insulate state General Fund operating limits; index funding to rate of growth such as Gross State Product (GSP); statewide patient health information network; reward providers for high-quality care; identify and fund training needs	
Market	Individual	Individual/ Guaranteed Issue	Merge individual and small-group markets/ Guaranteed issue		Individual; "healthy" people can't be turned down; modified community rating (rates vary by age and geography only)
Risk pool	Modified community rating for core minimum benefits	Modified community rating; establishes reinsurance pool to cover claims over \$100,000	Pure community rating		
Provider incentives	Pay-for-performance Medicaid hospitals and Medicaid long-term care facilities	Establishes uniform provider reimbursements	Safety net providers are included in the subsidy program		
Individual mandate	None	Yes; income tax credit with insurance; tax penalty without	Yes; pay tax assessment if not insured	Program funded through income tax and payroll deductions; employers may pay for employees	Yes; pay assessment through income tax if not insured
Employer mandate	None	None	Yes; must either contribute or pay assessment		Not required to offer insurance but required to offer payroll deduction/pre-tax plan to help employees purchase insurance themselves
** Remaining uninsured	467,200	133,400	106,500	0	To be determined
** State health spending	\$595 million increase	\$271 million increase	\$1.3 billion increase	\$1.4 billion decrease	To be determined

Source: Blue Ribbon Commission for Health Care Reform at www.colorado.gov/208commission/

**Source: Lewin Group Technical Assessment, page 230.