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## State Based Reform Measures & Proposals

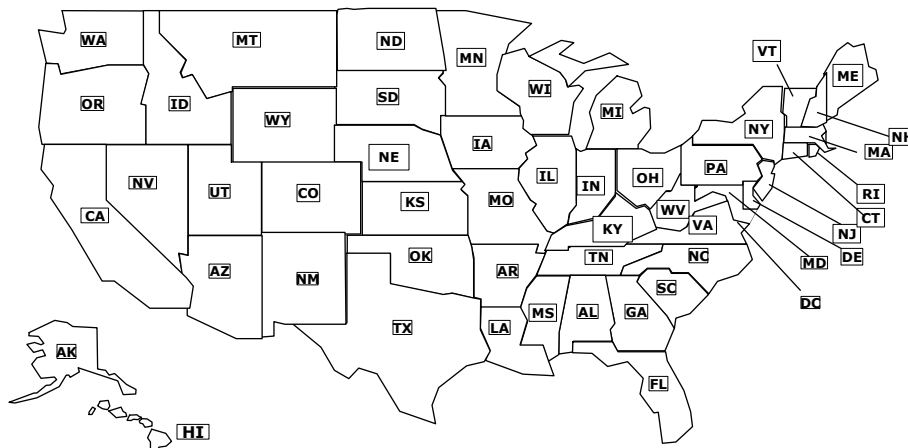
**Oregon Health Summit**  
**January 16, 2008**

**Leanne Gassaway**  
America's Health Insurance Plans

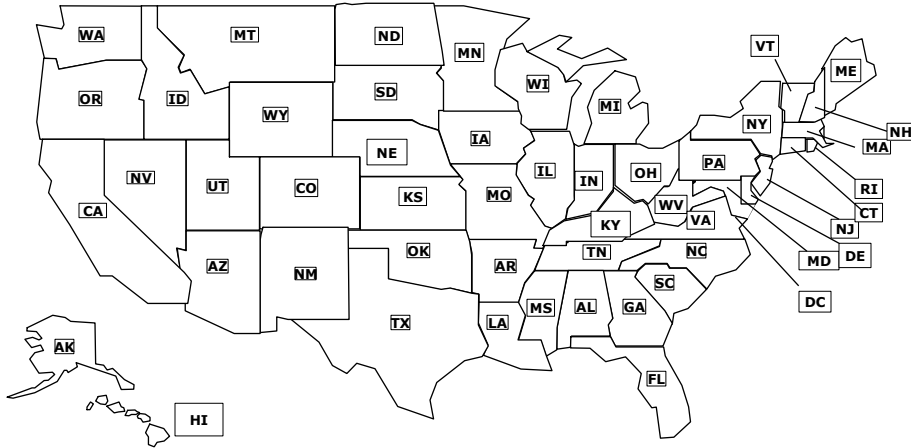
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### Reform Proposals 2007

States with Major Proposals



## Comprehensive Reform Enacted 2007



## Expanding Access To The Uninsured Activity In 2007



<b>AK:</b> Medicaid Expansion to pregnant women & children under 19 in households under 175% FPL.	<b>CA</b>
<b>CT:</b> Expand Medicaid- Caretaker relatives- 185% FPL, Pregnant women, 250% FPL, Children, 300% FPL & subsidies for over 300 %	<b>IL:</b> Gov's proposal Expand Medicaid 300% FPL, 3% gross receipts tax
<b>IN:</b> Premium subsidies, standard health plan, & increase in tobacco tax	<b>LA:</b> Expand Medicaid- cover children at 300% FPL
<b>MD:</b> Medicaid expansion- 116% FPL, & subsidies to small employers	<b>ME:</b> Dirigo to self-administer

## Expanding Access To The Uninsured Activity In 2007



<b>MO:</b> “MO-Health”- three phased approach- 1 <sup>st</sup> : raise FPL to 185% with mandatory Section 125 plans	<b>MT:</b> Expand SCHIP to 175% FPL
<b>NM:</b> Recommendation- MLR, CR & GI, prohibit pre-existing condition clauses & universal coverage	<b>NV:</b> Expand Medicaid- 200% FPL & \$100 Premium subsidies to employees w/o children
<b>ND:</b> Expand Medicaid- children to 133% of FPL and SCHIP to 150%	<b>RI:</b> Employers with more than 10 employees- mandatory 125 Plans
<b>SC:</b> Expand SCHIP to 200% FPL	<b>WA:</b> Revamp pool- creating new Small Employer Health Insurance Partnership – giving premium subsidies so long as 125 plan established

## Expanding Access 2008



<b>AK:</b> Study MA Connector	
<b>AZ:</b> Four efforts- (1) Gov’s proposal, (2) Referendum prohibiting gov’t mandated program, (3) single payor initiative, (4) revamping the risk pool	<b>CO:</b> The “208 Commission” with 5 proposals ranging from single payor, Medicaid expansion, individual mandate, exchanges, and improvements in existing technology/wellness programs
<b>DE:</b> Study high risk pool	<b>FL:</b> Advisory Board looking at CA, MA, & IL
<b>ID:</b> Task Force to develop recommendations	<b>IA:</b> Interim Commission

## Expanding Access 2008



<b>KS:</b> Advisory Board- reviewing 6 proposals leaning towards mandatory coverage for children, mandatory 125 plans, “exchange” type program, premium subsidies for those up to 150% FPL	<b>MD:</b> Commission to study individual mandate, premium subsidies, and tax credits
<b>MN:</b> Task Force- reduce expenditures by 20% by 2011, increase coverage options, improve quality & health status, & reduce admin costs	<b>MO:</b> “MO Health” Prongs 2 & 3: Expand Medicaid to 185%FPL and establish reinsurance program for catastrophic coverage

## Expanding Access 2008



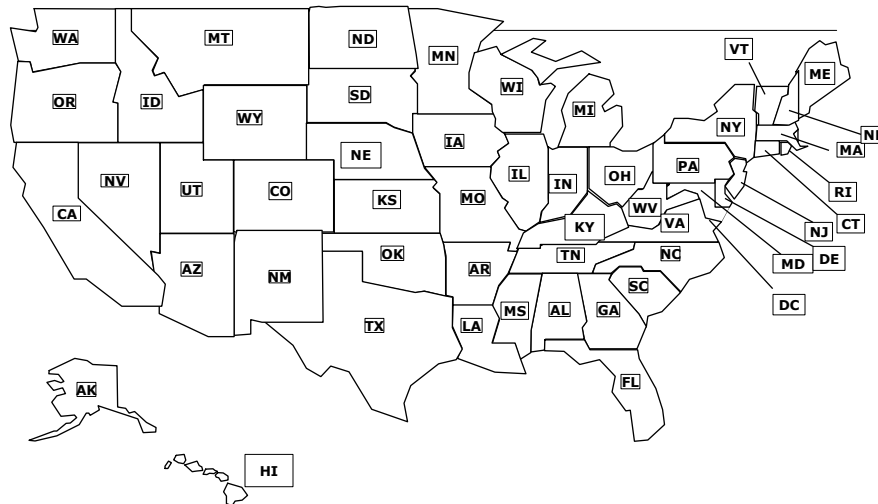
<b>MT:</b> Commission reviewing subsidies & tax credits, individual mandate with or without GI, expanding Medicaid and safety net programs, and Commissioner’s new children’s risk pool	<b>NM:</b> Gov’s proposal- individual mandate, MLR, community rating, guarantee issue for individual and small groups, prohibit pre-existing condition exclusions
<b>NH:</b> Study due in 2009	<b>NY:</b> Governor required “town-hall” meetings to form basis for proposal
<b>OR:</b> Commission to study proposals	<b>RI:</b> Study merger of small group and individual markets
<b>SD:</b> Zenya Project- new pool for uninsurable, employer assistance program, & COBRA “drop-down”	<b>TX:</b> DOI to study alternatives

## Expanding Access 2008



<p><b>UT:</b> Exchange proposal that has some form of modified community rating and some form of rate regulation. Also United Way proposal with min benefit package, individual mandate, and premium subsidies</p>	<p><b>VA:</b> Blue Ribbon Commission with three tiers of recommendations</p>
<p><b>WA:</b> Study Exchange proposal</p>	<p><b>WY:</b> Governor's Commission studying expanding coverage for children by expanding subsidies and FPL levels</p>

## States to Watch in 2008





America's Health  
Insurance Plans