

THE MASSACHUSETTS EXPERIENCE

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Mass Stats - 2004

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- Population - 6,400,000
- Uninsured - 550,000
- 62% of employers offer coverage
- Medicare - 13%
- Medicaid - 13%
- Uncompensated Care Pool approaching \$1B
 - 70% of Pool users: 24 – 44, male, employed
 - 95% earned < 200% FPL
 - 21% had no citizenship documentation
 - High behavioral utilization + no preventive care

Multi-faceted Approach

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- Public
 - Expand Medicaid
 - Quasi-public central management: the “Connector”
 - Individual mandate
- Private
 - Insurance reform in small group and individual market
 - Insurance product changes
 - Employer contribution

In 2008...

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Crucial points now:
sustainability
participation in individual mandate
Legislative changes
quality of care, patient safety

- 300,000 people (of original 550,000) are now insured
- All children in MA have insurance
- \$147M estimated budget shortfall for Connector subsidies
 - Should make for an interesting budget process
- Penalty phase for individual mandate begins this tax filing