

Healthcare Coverage Reform Initiative

Second Business Stakeholder Meeting Minutes

Tuesday, November 13, 2007

3:00-5:00 p.m.

Lobby Conference Room

Ohio Department of Insurance (ODI)

2100 Stella Court, Columbus, OH 43215

Attendees:

Connie Krauss, Julie Tomlinson, Marcas Miles, Craig Hayes, Debbie Clement, Ty Pine, Jim Castle, K. Hampton, Doug Anderson, Malika Bartlett, Carly Glick, Kevin Tyler, Marjorie Ellis, Suparna Bhaskaran.

1. Doug Anderson from the Ohio Department of Insurance welcomed the participants. He emphasized that the purpose of the meeting is to provide an overview of the last 2-3 months of developments in regards to the Health Care Coverage Initiative. Additionally, he mentioned, that he welcomed feedback from the audience and said their concerns would be considered. He also added that some members of the Advisory Committee were present in the audience. Doug also had everyone in the room introduce themselves.
2. Doug then proceeded with a power point presentation, which is available at www.healthcarereform.ohio.gov. He also encouraged questions and comments anytime during this presentation.
3. During the course of the meeting, the following issues were raised:
 - a. An issue was raised about the size of small employers that may be helped by any reform strategy. Will it be limited to employers with 2 to 50 employees? Doug said this is still an open issue. It may be appropriate to give help to employers with more than 50 employees in terms of reforms.
 - b. Issues regarding community rating were also raised. Currently under Ohio law, insurers use risk based underwriting, where a person can be denied coverage based on their "health status." Massachusetts has modified community rating. With modified community rating, which is under consideration, health status will be removed as an underwriting and rating factor. Other factors such as age, gender or location can be considered in a modified community rating system. Moving to modified community rating would be a big change for Ohio.
4. Meeting Adjourned