

**INVENTORY OF REFORM OPTIONS**  
**(Results from Small-Groups, Advisory Committee Meeting, October 30, 2007)**

**PROGRAMS AND PROGRAM EXPANSIONS**

<b>Programs and Program Expansions</b>	<b>Group I</b>	<b>Group 2</b>	<b>Group 3</b>	<b>Group 4</b>	<b>Total</b>
A Connector/Exchange	8	4	10	10	<b>32</b>
Reinsurance for small employers and workers – Healthy NY	6	1	0	4	<b>11</b>
Reinsurance for high risk people	0	3	0	1	<b>4</b>
High risk pool	0	0	0	1	<b>1</b>
Expand Medicaid/SCHIP/Medicaid-Buy-In eligibility	7	5	9	3	<b>24</b>
Use the state employee benefit system as a mechanism to extend coverage to the uninsured	1	0	0	3	<b>4</b>

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**MARKET REFORMS**

<b>Market Reforms</b>	<b>Group 1</b>	<b>Group 2</b>	<b>Group 3</b>	<b>Group 4</b>	<b>Total</b>
Merge the small group and individual markets	1	5	6	5	<b>17</b>
Guaranteed issue in the individual market	0	0	2	5	<b>7</b>
Modified community rating in the individual and small group market	1	1	5	4	<b>11</b>
Create portable health plans	6	4	4	5	<b>19</b>
Allow small groups to purchase coverage collectively	1	2	2	1	<b>6</b>
Establish minimum loss ratios for health insurers	0	1	2	3	<b>6</b>
Raise dependent age to 29 or 30 for family policies	1	1	0	1	<b>2</b>
Tighten rules relating to group participation requirements	0	0	0	1	<b>1</b>
Prohibit group size as a rating factor in the small group market	0	0	0	3	<b>3</b>
Extend state-COBARRA benefits to all people leaving employment, not just employees eligible for unemployment compensation	0	0	1	1	<b>2</b>

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**BENEFIT PLAN REFORMS**

<b>Benefit Plan Reforms</b>	<b>Group 1</b>	<b>Group 2</b>	<b>Group 3</b>	<b>Group 4</b>	<b>Total</b>
Require insurers to offer a basic benefit plan to all individuals that apply	0	3	1	1	<b>5</b>
Managed care approaches for controlling costs	2	1	0	1	<b>4</b>
Benefit packages tied to prevention and primary care	2	3	6	5	<b>16</b>
Benefit packages tied to care management	1	0	4	1	<b>6</b>
Incentives for healthy behavior and wellness participation	3	0	3	3	<b>9</b>
Allow the sale of health plans without all the state mandated benefits	0	0	0	0	<b>0</b>
Limited benefit packages	3	2	1	0	<b>6</b>
Expanded access to consumer directed products	0	0	2	0	<b>2</b>
Regulate provider reimbursement rates with respect to coverage expansions	0	0	0	1	<b>1</b>

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**SUBSIDIES AND TAX CREDITS**

<b>Subsidies and Tax Credits</b>	<b>Group 1</b>	<b>Group 2</b>	<b>Group 3</b>	<b>Group 4</b>	<b>Total</b>
Sliding scale subsidies for lower income people	5	3	10	8	<b>26</b>
Premium assistance to employers with low income workers	0	1	8	0	<b>9</b>
Tax incentives for individuals and employers to buy coverage	4	3	3	1	<b>11</b>

**INCENTIVES AND MANDATES**

<b>Incentives and Mandates</b>	<b>Group 1</b>	<b>Group 2</b>	<b>Group 3</b>	<b>Group 4</b>	<b>Total</b>
Provide incentives to individuals to purchase coverage, or require that certain individuals purchase coverage	0	6	5	5	<b>16</b>
Provide incentives to employers to buy coverage for workers, or require that certain employers purchase coverage	0	0	6	0	<b>6</b>
Provide incentives to students enrolled in Ohio universities to purchase coverage	0	0	1	0	<b>1</b>
Require employers to maintain section 125 plans	0	1	9	4	<b>14</b>