

Advisory Committee Feedback on Possible Reforms
(Draft dated November 7, 2007)

Programs and Program Expansions

A Connector/Exchange¹
Reinsurance
Expand Medicaid/SCHIP/Medicaid Buy-In Eligibility

Use the state employee system

High risk pool

Market Reforms

Create portable plans
Merge the small group and individual markets
Modified community rating
Guaranteed issue in the individual market
Allow small groups to purchase collectively
Establish minimum loss ratios

Prohibit group size as rating characteristic
Raise dependent age to 30
Extend state-COBRA to all people leaving employment
Tighten rules relating to group participation

Benefit plan

Benefit tied to prevention and primary care
Incentives for healthy behavior and wellness participation
Benefits packages tied to care management
Limited benefit packages

Require insurers to offer a basic benefit plan to all individuals
Managed care approaches to controlling costs

Expand access to consumer directed products
Regulate provider reimbursement rates

¹ Note: **Bold is high**, regular is medium, *italics is low*.

Subsidies and Tax Credits

Sliding scale subsidies for low-income people

Tax incentives for individuals and employers to buy coverage
Premium assistance to employers with low-income workers

Mandates/Incentive

An individual mandate or incentive

Section 125 plans for employers

An employer mandate or incentive

Require students to have health coverage

DA/da.