

Healthcare Coverage Reform Initiative

Minutes of the Initial Stakeholder Meeting For Consumer Advocates

August 14, 2007

3:00 p.m. – 5:00 p.m.

The Riffe Center, Room 1960

Attendees: Tim Walters, Col Owens, Cathy Levine, Gene King, Cindy Burnell, Cristal Thomas, Robin Harris, Doug Anderson, Shannon Ginther, TC Wolfe, Carly Glick, Sarah Curtin, Malika Bartlett, Kevin Tyler.

1. Welcome and introduction by Robin Harris from the Governor's office.
2. Doug Anderson gave a powerpoint presentation on the current state of affairs of insurance coverage in Ohio
3. Cristal Thomas explained the vision and goals of Governor Strickland's Turn Around Ohio plan with regard to the health of Ohioans and covering the uninsured.
4. Doug Anderson discussed the process for developing reforms including information about the stakeholder groups, advisory group, S.C.I. team and actuarial study.
5. During the program there were opportunities for questions and answers, and the following issues were raised.

Cost/Affordability of Insurance:

- A question was raised about the average cost in dollars per hour of health insurance and whether ODI regulates insurance rates. A NYT article was referenced about physician salaries as being a major cost driver of healthcare because payment is based on transactions not outcomes.
- The group also discussed how self-insured companies save money compared to buying commercial products.
- A participant said that affordability should be considered from the perspective of the whole person's budget. Nutrition and housing should be considered in family budgeting.
- There were concerns raised about the trade off between giving care to the people who need it most vs. affordability to families and the state.

Consumer Education/Input

- A participant stressed the need to educate employees about the type of coverage they have through their employer so that employees better understand rights and privileges.

- A participant suggested that focus groups be established in Cleveland, consisting of people of all incomes, to get input about health coverage needs and affordability.
- The need for an affordability study for healthcare was raised, as was the need to add more consumers into the decision making process (possibly via focus groups) to get their input on health reforms.

Access to Healthcare

- The group discussed issues related to the fact that there are no providers in certain areas around the state, and that making coverage affordable may not be enough, particularly in rural areas where it is difficult to address the lack of insurance without also addressing lack of access.
- Access Health Columbus has a report on their website on a study done of uninsured and the barriers they face in obtaining insurance.

Possible Changes in Insurance Regulation

- The group wanted to know more about how guaranteed issue and community rating would impact the cost of coverage and the numbers who take up coverage.

Who will be covered?

- All advocates expressed concern about identifying who of the 500,000 will be targeted for health coverage under the new plan.
- Concern about plans for disability medical people (DMA eligibles) were also raised, as were concerns about not just picking up those who may be more easily insured and inexpensive to insure.

Process Questions

- The group also asked questions about how will the administration will work with the Ohio House in terms of health reforms proposed by legislators?

Questions about data sources related to the powerpoint slide on Ohio healthcare expenditures, 2004

- As to the powerpoint presentation given at the meeting, questions were raised about whether HCAP was included in the pie chart on source of payment of Ohio healthcare expenditures, 2004 (Yes) and whether self-pay is included in out of pocket costs (Yes.)