

BENEFITS CORNER



Health Reform Colorado Style

Health insurance and health care are becoming key items in today's political debate. Many of you might ask, "What's new about that?" If you are a historian, you would know that the issue of health insurance coverage has been seriously debated as far back as Teddy Roosevelt's Progressive Party campaign in 1912! It has also been seriously debated by FDR, Truman, Nixon, and most recently under Clinton. So this issue has been debated for some time. The debate tends to go in waves and is sometimes focused at the state level as opposed to the national level. The debate is beginning to heat up again on the national level.

What you may not be aware of is that the debate about health insurance and health care is in full swing right now in Colorado. The Colorado Senate passed a bill in 2006, known as SB208, which created a Blue Ribbon Commission to study these issues. The Blue Ribbon Commission for Health Care Reform was created to study and establish health care reform models for expanding coverage, especially for the underinsured and uninsured, and to decrease health care costs for Colorado residents.

The Commission's goal is to increase coverage and reduce cost and has adopted the following principles to guide its work:

- Protect and improve the health status of all Coloradans.
- Expand coverage of essential health care services for all Coloradans, with an emphasis on the uninsured and underinsured.
- Align incentives to provide high-quality, cost-effective, and coordinated care.
- Support a system that is financially viable, sustainable, and fair.
- Provide opportunities for meaningful choice and encourage personal responsibility.
- Emphasize wellness, prevention, health education, and consumer empowerment.

The Commission has already held several meetings to gain public input around the state and is well on its way to studying a few proposals in detail. The Commission received a total of thirty-one proposals for reforming today's system. That initial list has been narrowed down to four "finalists."

The proposals selected are (proposer and major theme are listed after each):

- Better Health Care for Colorado—SEIU/CAPE—medicaid expansion plan.
- Solutions for a Healthy Colorado—Colorado State Association of Health Underwriters—individual mandate.
- A Plan for Covering Colorado—Committee for Colorado Health Care Solutions—employer mandate.
- Colorado Health Services Program—Health Care for All Colorado Coalition—single payer.

If you would like to review these proposals, go to www.colorado.gov/208commission.

Each of these proposals suggests separate and unique methods of meeting the Commission's goals. I need to disclose that I was a co-author of the Solutions for a Healthy Colorado proposal.

These four proposals will be reviewed by a company known as The Lewin Group. The Lewin Group will analyze the cost of each proposal, funding method, and the likelihood of achieving near-universal coverage for

Coloradans. The Commission will also prepare its own plan for review. After the reviews are completed, recommendation for changing Colorado's current insurance, care, and financing systems will be forwarded on to the Governor and the Legislature by November 30, 2007. The Legislature and the Governor will then propose legislation for consideration and possible implementation in the 2008 legislative session.

I would encourage all of you to make your voice heard throughout this process. I would also encourage you to remember that health insurance is expensive because the cost of care is expensive. We as a society expect to receive the best care we need when we want it. If your preferred solution will not sustain today's level of care, timeliness, and payment for cutting-edge technologies, I would suggest you let your legislator, Governor, and the Commission know what care you can live without. The downstream consequences of major reform attempted by any government body might be surprising and have surprisingly unintended results.

With a debate as charged as the one surrounding health care and health insurance, I would caution you with an old saw—"Be careful what you ask for; you just might get it."

Mitch Michener, RHU, REBC, can be reached at Evergreen Benefits Group at The Stone House Business Center. (303-670-0935) mitch@everben.com.

