

May 28, 2008



Members of the General Assembly  
Ohio Statehouse  
Columbus, OH 43215

Dear Lawmaker:

Ohio Consumers for Health Coverage is a coalition uniting the consumer voice with the goal of achieving *affordable, high quality* care for *all*. OCHC has adopted principles for health care reform which guide our work: Health care coverage should be available to all, should be continuous, and should be affordable to individuals and families. Achieving health care coverage should be affordable and sustainable for society. Health insurance should enhance health and well-being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered, and equitable.

As the Governor's State Coverage Initiative (SCI) team puts final touches on its recommendations to the Governor for providing access to coverage for 500,000 of Ohio's uninsured, OCHC is working to ensure that the recommendations will meet the needs of health care consumers.

We recognize that access to coverage for nearly half of Ohio's uninsured is a big step forward to achieve health care reform. We applaud the SCI team for including provisions to expand Medicaid for parents up to 200% of the federal poverty level and to allow for coverage of non-Medicaid eligible adults below 100% of the federal poverty level. While these and other recommendations are costly, adequate revenues need to be identified to maintain these expansions.

Consistent with our principles for health care reform, OCHC will continue to advocate on behalf of consumers.

***Health insurance must be affordable.*** Too many families are struggling to pay for housing, food, child care, and gas. They have little money left to pay for premiums, co-pays and deductibles. Even families making up to 3 times the poverty level need large subsidies to afford health insurance. OCHC recommends:

- ▶ Consumers below 200% of poverty should have no cost-sharing requirements.
- ▶ Consumers between 201% and 300% of poverty should have graduated subsidies to help make coverage affordable.
- ▶ Medicaid should be expanded to maximize the federal match.

We support proposals that expand Medicaid to 200% of poverty for parents and subsidies to make coverage more affordable. We support narrowing the variations that people pay for insurance based on health status, age, and other factors and we support requiring insurers to spend a minimum of 85 percent of premiums on providing health care.

We also know that there are many Ohioans living under the poverty level who are technically Medicaid eligible, but their high "spend-downs" keep them from accessing health care. We are concerned that the SCI team proposal does not adequately address issues with spend down for Ohioans with the most costly and long-term health issues.

**Health insurance must be adequate.** The benefit package must be designed to meet a variety of health needs and should emphasize prevention as well as disease management. OCHC recommends:

- ▶ A continuum of care including prevention and wellness, primary care, chronic care coordination services, emergency services, hospitalization benefits, prescription drugs, mental health services, vision and dental coverage, rehabilitation services, end-of-life care, home care and long term care.
- ▶ No annual or per illness benefit maximums.
- ▶ A benefit structure that promotes wellness and preventive care with incentives not punishments.
- ▶ An upper limit on out-of-pocket costs.

**Health insurance must be available to all.** Insurance rules need to be updated to eliminate discrimination in obtaining and paying for coverage based on age, health status, or other factors. Providers need to be available to serve consumers. OCHC recommends:

- ▶ Prohibiting exclusion based on pre-existing conditions.
- ▶ Increasing targeted provider reimbursement rates, as necessary, to ensure access to providers.
- ▶ Create a task force to create short and long term strategies for increasing the pool of primary care providers.

We support the guaranteed issuing of health insurance that does not allow for exclusion of pre-existing conditions and we support increasing the eligibility for dependent coverage to age 29. We also support reforms that will ensure adequate numbers of providers, particularly primary care physicians and recognize the need for continued work on reshaping the delivery system in a way that will maximize access and reduce costs.

**Health insurance must allow continuity of coverage.** Reforms should allow people with inadequate or unaffordable coverage to gain assistance or enroll in programs without having to go without insurance for a certain time period. OCHC recommends:

- ▶ Public and private coverage options should be available to any uninsured or underinsured person with no waiting period upon showing that previous coverage was unaffordable or inadequate to cover medical needs.

OCHC supports the concept of a connector with broad responsibility to negotiate with insurance companies for an adequate benefit package and affordable premiums and cost-sharing and to connect people with health coverage.

We have an historic opportunity before us to expand coverage and make real changes to our health care system. If I can provide additional information please call me at 614.456.0060.

Sincerely,

Cathy J. Levine  
Co-Chair  
Ohio Consumers for Health Coverage