



uniting consumers to achieve affordable, high quality health care for all

2008- 4

May, 2008

**OCHC Works to Impact Governor's Health Care Reform Process**

The State Coverage Initiative, which includes a small team of advisors to the governor, is in high gear, and will make recommendations to the Governor expected by late May. The SCI issued a "straw man" proposal in mid-March, designed to jump-start the difficult discussion about what coverage will look like, and what insurance market reforms will underlie the coverage opportunities. Key features of the straw man proposal include:

Access to coverage

- Covering uninsured people with incomes up to 100% of the federal poverty level (FPL)
- Expanding Medicaid to parents up to 150% FPL;
- Access to preventive care and chronic care management with little or no cost-sharing;
- the establishment of a "Connector" to link uninsured people with affordable coverage, including public programs and private coverage with subsidies and to offer standard benefit packages more affordably;
- Changing insurance market rules requiring insurance companies to offer insurance regardless of pre-existing condition;

**UHCAN OHIO SEEKING STRONG LEADERS TO JOIN ITS STAFF**

UHCAN Ohio is currently has three open positions:

Ohio Consumers for Health Coverage Field Director (Columbus office)

Northeast Ohio Advocacy Coordinator (Cleveland office)

Deputy Director of Operations (Columbus office)

Go to [www.uhcanohio.org](http://www.uhcanohio.org) for details.

- reducing the difference between what older or sicker people pay and what younger, healthy people pay
- combining the individual insurance market with the small business insurance market.
- requiring individuals to purchase insurance if the policy is affordable.

Ohio Consumers for Health Coverage responded favorably to this approach, with strong conditions. OCHC recognizes that an individual mandate – requiring everyone to buy insurance – is important, because healthy people need to be contributing to the insurance pool, not just sick people. However, OCHC will oppose a mandate unless affordable coverage is available. OCHC urged the SCI to provide much (See **Health Care Reform**, p. 2)

**(Health Care Reform, continued from p. 1)**

greater reductions between the highest and the lowest cost plans. In late April six Northeast Ohio Consumers for Health Coverage (NEOCHC) met with State Coverage Initiative member Representative Sandra Williams to push for a strong state plan to assure access to uninsured Ohioans. Representative Williams told NEOCHC that she is concerned about the high incidence of chronic disease among her constituents. OCHC has made the need to provide chronic care coordination services a major item in its response to the SCI "straw man" proposal.

Because of concerns raised by stakeholder groups about the cost and the market reforms, OCHC is now concerned that the final recommendations may not provide the level of comprehensive subsidized health care that will meet the initial goal of covering 500,000 people by 2011. OCHC is taking the following steps:

1. OCHC will be calling on its grassroots base to remind the SCI team, the Governor, and lawmakers, of the need to expand high quality, affordable health care to Ohioans.
2. OCHC's Leadership Team will meet in retreat all day on May 21<sup>st</sup> to develop its response to revised SCI recommendations.

Members of OCHC's leadership team will provide a united voice when the Health Reform Advisory Council (part of the Governor's process) meets on May 29, 2008 to review SCI team's revised recommendations. □



**OCHC's response to SCI Team's "Straw Man" proposal requests:**

- Subsidized comprehensive benefit package, especially for those below 300% of the Federal Poverty Level (FPL);
- No premium contribution and cost sharing for those below 200% FPL;
- Shared responsibility of all stakeholders in sustaining the system, with consumers contributing only what they can afford
- Expanding Medicaid to cover parents up to 200% of FPL;
- Provide assistance to persons with disabilities who are eligible for Medicaid but can't meet their spend-down;
- Require insurance companies to issue policies regardless of a person's health status;
- Significantly narrow the difference between the highest cost and lowest cost policies. □

**Health Care Unaffordable for 4.6 Million Ohioans—New Report Shows Cost of Health Insurance Unattainable for Most Ohio Families**

Today in Ohio, more than 1.3 million Ohioans are uninsured and countless others are underinsured—lacking the coverage they need for preventive care or to pay for care when they are sick. They are our friends, neighbors and colleagues--forced to gamble every day that they won't get sick or injured.

As part of *Cover the Uninsured Week*, a national effort to highlight the fact that too many Ohioans and Americans are living without health insurance, Ohio Consumers for Health Coverage held press events across the state to highlight a new report on the affordability of health care. The report, *Reasonable Costs: What Can Ohioans Afford to Pay for Health Care*, was released by Policy Matters Ohio.

The report shows that 4.6 million Ohioans—including 850,000 uninsured—earn too little to afford health insurance without employer contributions or public subsidies. Many of these Ohioans spend more than they can afford on health care or simply go without health care altogether.

“Choosing between health care and food and rent is not a choice anyone should have to make,” said Cathy Levine, Co-Chair of Ohio Consumers for Health Coverage. “Ohioans who cannot afford health care are our friends, neighbors and colleagues—forced to gamble every day that they won't get sick or injured. ”

The report finds that families at or below 200 percent of the poverty level--\$35,200

for a family of 3—cannot afford to make any contribution to toward health care. These families are struggling to keep up with rent, food, transportation, and other basic necessities even before health care costs are considered.

Families who earn between 200 and 300 percent of poverty level can only afford *nominal* contributions to health care before sacrificing other basic needs. For many Ohioans above the poverty level, health coverage is only affordable because of an employer contribution toward the cost.

The national and local debate on health care reform among policymakers, stakeholders, and consumers makes the time ripe for real change in our health care system for consumers. “We have a historic and urgent opportunity to make progress in insuring Ohio’s uninsured adults and providing better options for Ohioans who have inadequate access to timely, quality health care,” said Levine. “Our policymakers must understand the hard choices the Ohio families make everyday. Health coverage must be affordable and be publicly funded for those with lowest incomes,” continued Levine.

The full report can be read at [www.policymattersohio.org](http://www.policymattersohio.org). □

**Representative Raussen**  
**Introduces Substitute House Bill**  
**456**

After nine hearings and dozens of witnesses, Representative Jim Raussen has introduced a substitute version of HB 456. Rep. Raussen hopes the scaled down version of his original proposal will be reported out of committee before the General Assembly's breaks for summer at the end of May.

The substitute bill is expected to cover fewer uninsured Ohioans but also have a reduced price tag. Changes included in the substitute bill include:

- Proposal to apply for a Medicaid waiver to allow Medicaid-eligible Ohioans to use the amount spent on Medicaid to be put toward private insurance.
- Limited extension of COBRA benefits
- Raising the maximum age for dependents to stay on family insurance to 27 (HB 456 currently proposes increasing that age to 29)
- Proposing a high-risk pool for people are uninsurable in the individual insurance market because of chronic conditions. This replaces the proposal for a reinsurance program.

Representative Raussen introduced the substitute bill at the May 15 Healthcare Access and Affordability Committee. OCHC will analyze the substitute bill according to our principles. Based on what OCHC knows about the substitute bill, HB 456 will offer little help to most of the 1.3 million uninsured Ohioans. In other states with Medicaid waivers, low-income people are receiving bare-bones coverage leaving many needed services and medicines too costly for the patients. □

**Staff changes at UHCAN Ohio**

**Audra Teague** has joined UHCAN Ohio's staff as a Program Associate and Grassroots Network Organizer in Central Ohio. Audra has served in the Peace Corps, got her organizing training with DART (Direct Action and Research Training) and B.R.E.A.D. (Building Responsibility, Equality and Dignity) in Franklin County. Audra can be reached at (614) 456-0060.

**Margaret Demko** is a consultant-Southeast Ohio Regional Organizer, focusing on the Athens area in Southeast Ohio. Margaret wears many hats including representing consumers on the Ohio Developmental Disability Council, and serving as a consultant gathering stories of children needing health care for Voices for Ohio's Children

**Lisa Baskin**, Cleveland Policy Coordinator, left UHCAN Ohio on April 25, 2008 to become the Director of External Relations at the Cleveland Free Clinic. While at UHCAN Ohio she staffed the Northeast Ohio Consumers for Health Coverage (NEOCHC).

**Lesley Jones**, Cincinnati organizer, left UHCAN Ohio on May 15<sup>th</sup> to devote more time to her pastoral work with the Truth and Covenant Ministry in Cincinnati's Northside. Lesley has staffed the Southwest Ohio Consumers for Health Coverage (SWOCHC).

We wish Lisa and Lesley well and look forward to working with them in their new roles. □

## **Listening to Consumers:**

### **Ordinary citizens find common ground on bold health care reform steps**

Over 100 randomly-selected Ohioans gathered on three separate occasions in Cincinnati, Akron, and Columbus in March and April to talk about how to rebuild the health care system. They were part of a yearlong effort to start a series of community conversations on health care co-sponsored by UHCAN Ohio and the Health Policy Institute of Ohio, funded by the W.K.Kellogg Foundation and facilitated by Viewpoint Learning.

Participants at the ChoiceDialogue® were given a workbook with basic facts about Ohio's health care coverage and expenditures, and invited into small groups to examine four scenarios for changing the health care system to provide affordable and adequate health care to all Ohioans. Emphasis was placed on finding "common ground" among diverse participants on the health system structure. Participants then grappled with how to pay for the system.

At the end of the day the 40 persons in the Columbus session shared surprises and messages to legislators. Some commented on how surprised they were to realize how many uninsured there are in Ohio; one found it surprising that you could pull together a random group of citizens and agree on so much. Most messages to legislators were cautiously optimistic, along the lines that it can be done, but everyone has to share in the cost. One person commented: "If we don't get polarized, we might get there." There was common ground found around reaching access for all regardless of income; adopting an electronic medical record, so

long as secure, that would make health care more efficient; not denying coverage based on pre-existing conditions and that everyone should pay something, "even if it's only fifty cents."

On June 5<sup>th</sup> UHCAN Ohio and HPIO will release findings on civic engagement in the health care reform process made from the three ChoiceDialogue® sessions in an interactive briefing to a group of policymakers in Columbus.

The day before, June 4<sup>th</sup>, Viewpoint consultants will train 20+ Ohio volunteers to facilitate a shorter version of the ChoiceDialogue session. Called a "community conversation," these discussions will take place throughout Ohio in June – August.

### **CALL FOR MEETING LEADERS**

Want to help bring the community conversations to your community? Are you willing to learn to be a facilitator and conduct at least 2 sessions in your community? Let us know. The facilitator training is on June 4<sup>th</sup>, 3 PM – 9 PM, in Columbus. Dinner will be served, and some assistance is available to help with gas expenses for those coming from a distance. Contact Audra Teague at 614-456-0060.



## MAY EVENTS

### May 13, 2008

Monthly meeting Southwest Ohio Consumers for Health Coverage  
New Vision United Methodist Church,  
4400 Reading Road  
2:30-4:30 PM  
For more information contact Lesley Jones at  
(513) 560-1993

### May 14, 2008

OCHC Statewide Quarterly Meeting  
Broad Street Presbyterian Church  
760 E Broad Street (just east of I-71)  
Columbus, Ohio  
1 PM – 3 PM  
For more information contact the UHCAN  
Ohio office at (614) 456-0060

### May 16, 2008

Monthly meeting of Northeast Ohio Consumers for Health Coverage  
9:30 AM, Trinity Cathedral  
2230 Euclid Avenue  
Cleveland, Ohio  
For more information contact the UHCAN  
Ohio office at (614) 456-0060

### May 19, 2008

Health Care Reform: A Shared  
Responsibility—Stakeholders Discuss Efforts  
to Achieve Affordable, Accessible, Quality  
Health Care and Coverage

Noon-2:30 pm

Sharonville Convention Center  
11355 Chester Road, Sharonville Ohio  
Free lunch provided. No cost to attend but  
registration is requested. 1-877-926-8300.

## JUNE EVENTS

### June 4, 2008

Facilitator training in Columbus, Central  
Community House. Contact Audra Teague,  
(614) 456-0060 if you are interested.

### June 9, 2008

First Columbus Area Grassroots Network  
Meeting, 7:00 PM. Trinity Lutheran Church  
Fellowship Hall, 404 S. Third St. Columbus,  
43215

### June 10, 2008

Release of Families USA Private Insurance  
Market Scorecard – details to become  
available.

### June 11, 2008

Regular monthly OCHC Leadership Team  
Meeting. Contact Kathleen Gmeiner (614)  
443-2845.

### June 13, 2008

First Athens Area Grassroots Network  
Meeting, details to be announced. Call  
Margaret Demko (740) 818-8460