Common Goals - Uncommon Partners

Businesses Unite to Support the Creation of the Colorado Health Insurance Exchange

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SB 200

- Colorado becomes one of 7 states to pass Exchange legislation
- Establishes Governance structure
- Creates Legislative Oversight
- Prohibits Active Purchasing
- Prohibits Rulemaking
- Prohibits Rate Setting
Initial Action

• Educational outreach to Employers
  – What is PPACA?
  – What is an Exchange?
  – Who does it effect?
  – Who will be in charge?
  – Who will pay for it?
  – Why should I care?
Crucial Messages

• Outreach to Policymakers
  – Businesses are Consumers
  – Employers are currently the primary purchasers of health insurance products
  – Reform/Exchange cannot succeed without business participation
  – Cost reductions needed regardless of SCOTUS decision
One Voice on Reform

• Creating Business Coalition the Most Important Step towards Success.
  – Organization of the Business Principles
  – Strong, Consistent Message
  – Unwavering Support for the Policy

• Policy over Politics
  – Reduction of Costs the goal
Common Principles

• Prevent new layers of government & regulation
• Create a competitive marketplace
• Allow ALL carriers to participate
• Allow industry professionals on Board
• Prohibit Exchange from:
  – Active purchasing
  – Rate setting
  – Promulgating rules
  – Duplicating existing Colorado regulations
Opposition

• Fierce; from all sides
• Based on a misunderstanding of the policy;
• A belief that any type of health reform equates to compliance with federal law; and
• A belief that Exchanges don’t provide enough reform.
Sustaining Support

- Pro-business leadership;
- Both parties pressured to kill bill;
- Businesses provided public support of both sponsors and the bill concept;
- Testimony provided by large and small employers to emphasize the need for premium cost reductions;
- Support of SB 200 by U.S. Chamber crucial to efforts.
Lessons Learned

• Public perception of health reform
• Education of the policy
• Business coalition the key to success
• Consumer / Business coalition
The SHOP Marketplace

• Crucial to the success of the Exchange
• Employer Participation the Key
• Ensuring the Exchange will not integrate Medicaid or Services
  the ONLY way to ensure employer participation
The SHOP Marketplace

• Start by defining “Small Employer” as 50 or less

• Creative Incentives lead to larger participation:
  – Wellness program discounts
  – Defined Contribution
  – Tax incentives for purchasing in the SHOP
The Road Ahead

- Implementation
- Operations & Financial Plans
- Staffing
- Marketing
- Legislation to establish plan tiers
- Additional legislation
  - Min. 5 bills per year
Resources

• www.cochamber.com
• http://www.colorado.gov/healthreform
• http://www.coloradohealthinstitute.org/COHIEX.aspx