

Some Lessons From The Massachusetts Health Reform Experience



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About Health Care For All

- Voice of consumers in Massachusetts health policy
- National partner, Community Catalyst
- Policy coalitions on health access, cost control, oral health, children's health,...
- Helpline – 1000+ calls/week
- www.hcfama.org

April 12, 2006: Chapter 58



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More Than Statistics

“If I didn’t have health insurance, I would never have made an appointment with my doctor because of the cost. The cancer would have spread and I would not be alive today to tell you my story.”

-Jaclyn Michalos, 27





Individuals & Families
Get Started



Young Adults
Get Started



Employees
Get Started



Employers
Get Started



Brokers
Get Started

Connect to good health, Massachusetts!

Our online **Commonwealth Choice** marketplace is the only place where you can compare plans from the state's major insurers. We're an independent state agency, so you can shop with confidence.

Our **Commonwealth Care** program offers low-or-no-cost health insurance for people who qualify. It provides comprehensive benefits and a choice of health plans.

Find the plan that's right for you and enroll today!

Glad to be insured

"I was young, healthy. I always thought that I was invincible. It never even crossed my mind that I could get hurt..."

—**Andrew Herlihy of Malden**
[Hear Andrew's story and more](#)

Plans from top Mass insurers!

TUFTS  Health Plan
No one does more to keep you healthy.

For Commonwealth Care Members Only

If you've been accepted for this subsidized health plan:

- [Log in to your account](#)
- [Register to get online access to your account](#)
- [Get instructions for creating your account](#)
- [Get help with questions](#)



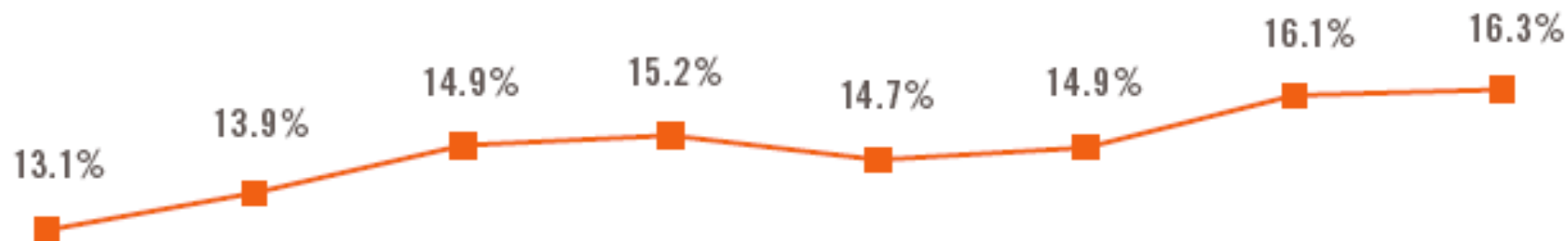


- Quasi-Governmental State Authority
- Board Governance:
 - 4 state officials: Budget Secretary (chair); Medicaid Director, Insurance Commissioner; State Employee Health Insurance Director
 - 4 interests: Labor, Small Business, Consumers, Broker
 - 3 experts: Economist, Actuary, Health Benefits
- 2012 Budget: \$33 million

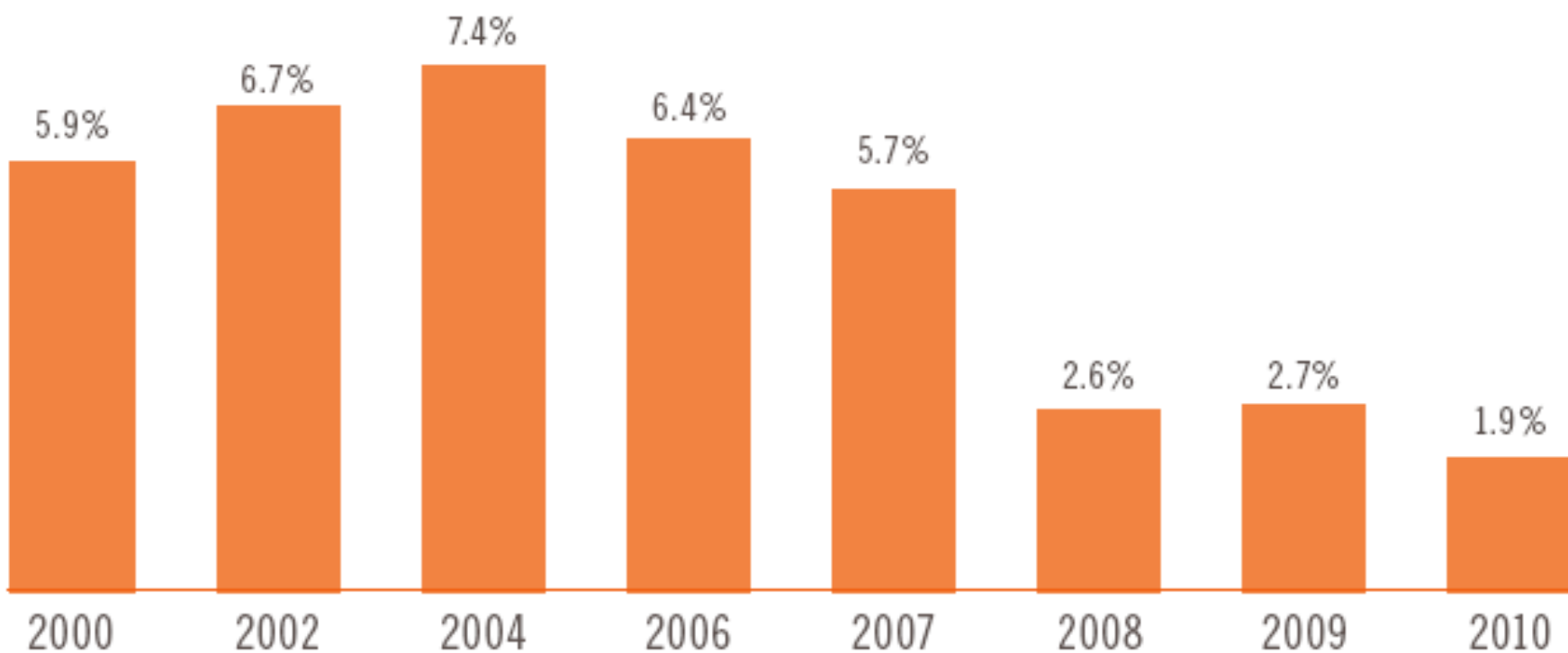
Connector: Responsibilities

- Operate two Exchanges:
 - Commonwealth Care: exclusive source for sliding scale **subsidized coverage** for low income adults
 - Commonwealth Choice: non-exclusive source of **unsubsidized individual and small group coverage**
- Set state policy: affordability, subsidies, minimum benefits; hear appeals
- Outreach and Promotion of health reform

U.S. AVERAGE

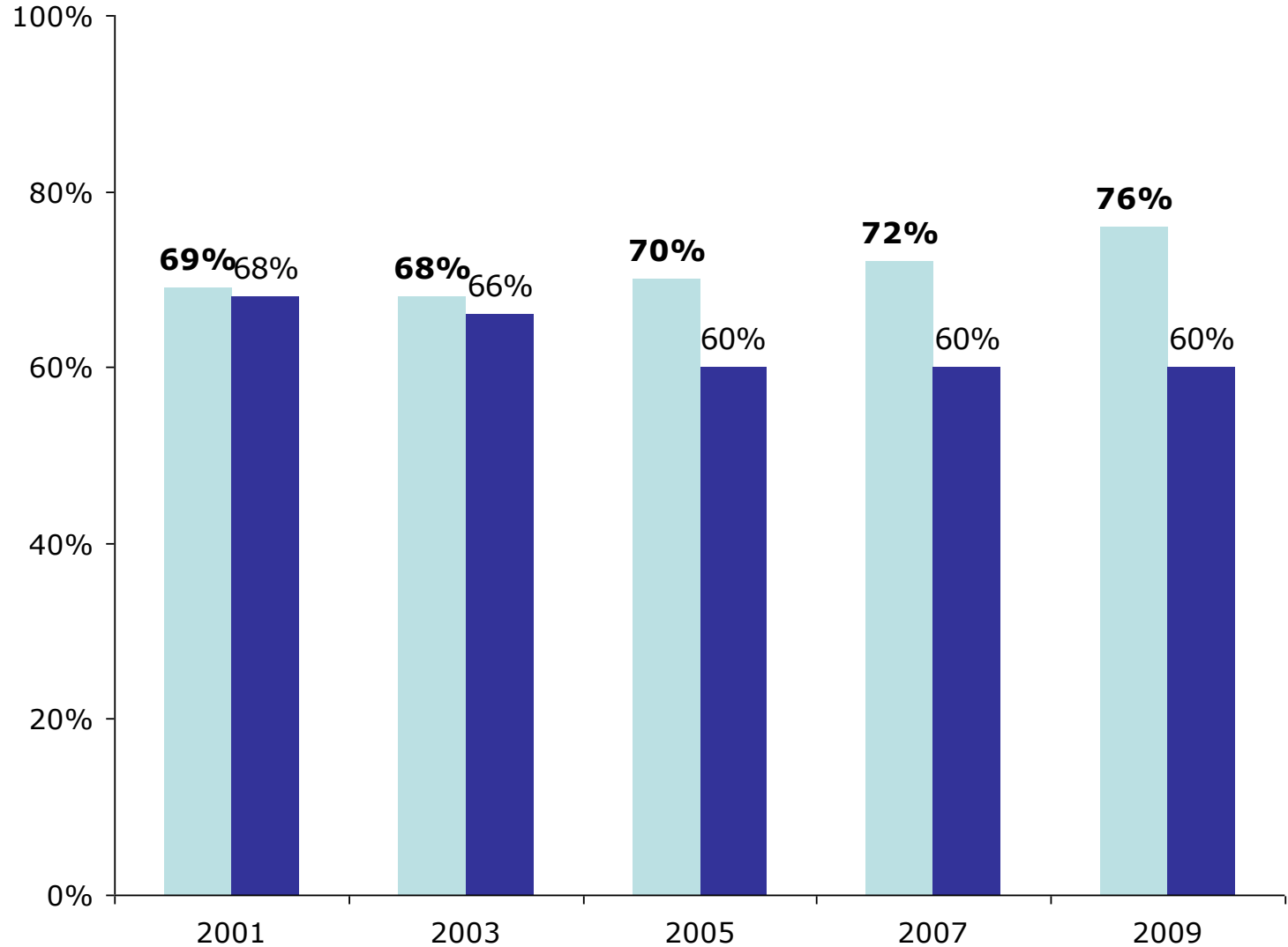


MASSACHUSETTS AVERAGE



Employers: Offer Rates Increase

MA US



Health Improving? Study 1:

- *The Impact of an Individual Health Insurance Mandate on Hospital and Preventive Care: Evidence from Massachusetts* (Kolstad 2010)
- “Statistically significant improvements due to health reform in prevention-related quality indicators were noted in lower hospital admission rates, including **decreased admissions for diabetes complications, heart disease, hypertension, infections, and asthma.**”

Health Improving? Study 2:

- *Does Universal Coverage Improve Health? The Massachusetts Experience* (Courtemanche 2011)
- **“Reform increased the probability of individuals reporting excellent or very good health while reducing their probability of reporting good, fair, or poor health.”**
- **“We examined a number of more specific health outcomes and found improvements in physical health, mental health, functional limitations, joint disorders, body mass index, and moderate physical activity.”**

What Can MA Offer to PA?

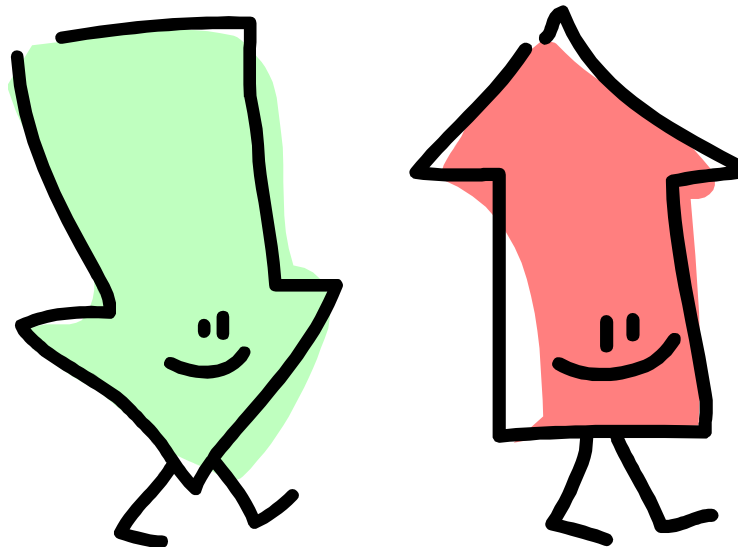
1. Set Up For Success
2. Outreach: It Takes A Community, Too
3. Get Them In the Door Quick
4. Stakeholder Coalitions/Feedback Tables
5. Prudent Purchaser
6. Standardized Plans: 2 benefits
 1. Apples to Apples comparison
 2. Less choices is more choice

1. Exchange Set Up For Success

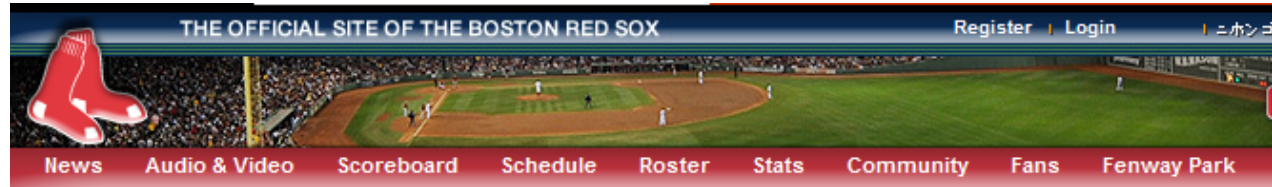
- Broad governance
- Close connection to Medicaid, Insurance Department
- Transparency
- Adequate funding, sufficient staff
- Flexible: willingness to learn and adjust

2. Outreach – It Takes A Community and a Campaign

- Both **top down** and **bottom up** outreach and education were critical
 - Community groups, particularly immigrant
 - Employers
 - Quarterly meetings around state



Examples of statewide top-down publicity campaign



B Official Info

- [Press Releases](#)
- [MLB Official Info](#)



PRESS RELEASE

05/22/2007 11:29 AM ET

Connector teams up with Red Sox to build enrollment in new health insurance plans

Other corporate/civic partnerships announced as part of public education campaign

[print this page](#) | [e-mail this page](#)

BOSTON -- Governor Deval Patrick and the Commonwealth Health Insurance Connector Authority today announced that the Boston Red Sox will be partnering with the state in an unprecedented public education campaign to let uninsured residents know that health insurance is

MORE COVERAGE

Red Sox Headlines

- Beckett recognized for charitable work
- Beckett, Sox to discuss hurler's future
- Red Sox Inbox: Will Varitek be back in
- Bay keeping open mind about future
- Red Sox meet with defector Chapman
- [More Red Sox Headlines](#)

ADVERTISEMENT

“#)*!(%|@**&!”

Good thing
he's got health
insurance.

Having health insurance is required in Massachusetts—and now there are increasing penalties if you don't. The state's Health Connector website is the easiest place to compare the widest range of affordable plans that well-known insurance companies offer. Visit our site, choose the plan you like best, and get covered—medically and financially. Do it today. Because #)*!(%|@**&! happens.

What it could cost you if you
don't have health insurance:

Broken arm – \$2,670

Broken leg – \$11,277

Appendectomy – \$14,265

Tax penalties: up to \$912 this year

1-877-MA-ENROLL
MAhealthconnector.org



HealthConnector

Urgent Message to Massachusetts Income Tax Filers **ACT NOW TO AVOID TAX PENALTIES!**

The Health Care Reform Law requires most Massachusetts residents age 18 or older to have health insurance. **To avoid a penalty of \$219 per individual when you file your 2007 Massachusetts income tax return, you must have health coverage by the end of the year. You should enroll in a health plan by November 15th to make sure you do not miss this important deadline.**

The penalty for being uninsured will increase significantly in 2008, accumulating each month you do not have health coverage.

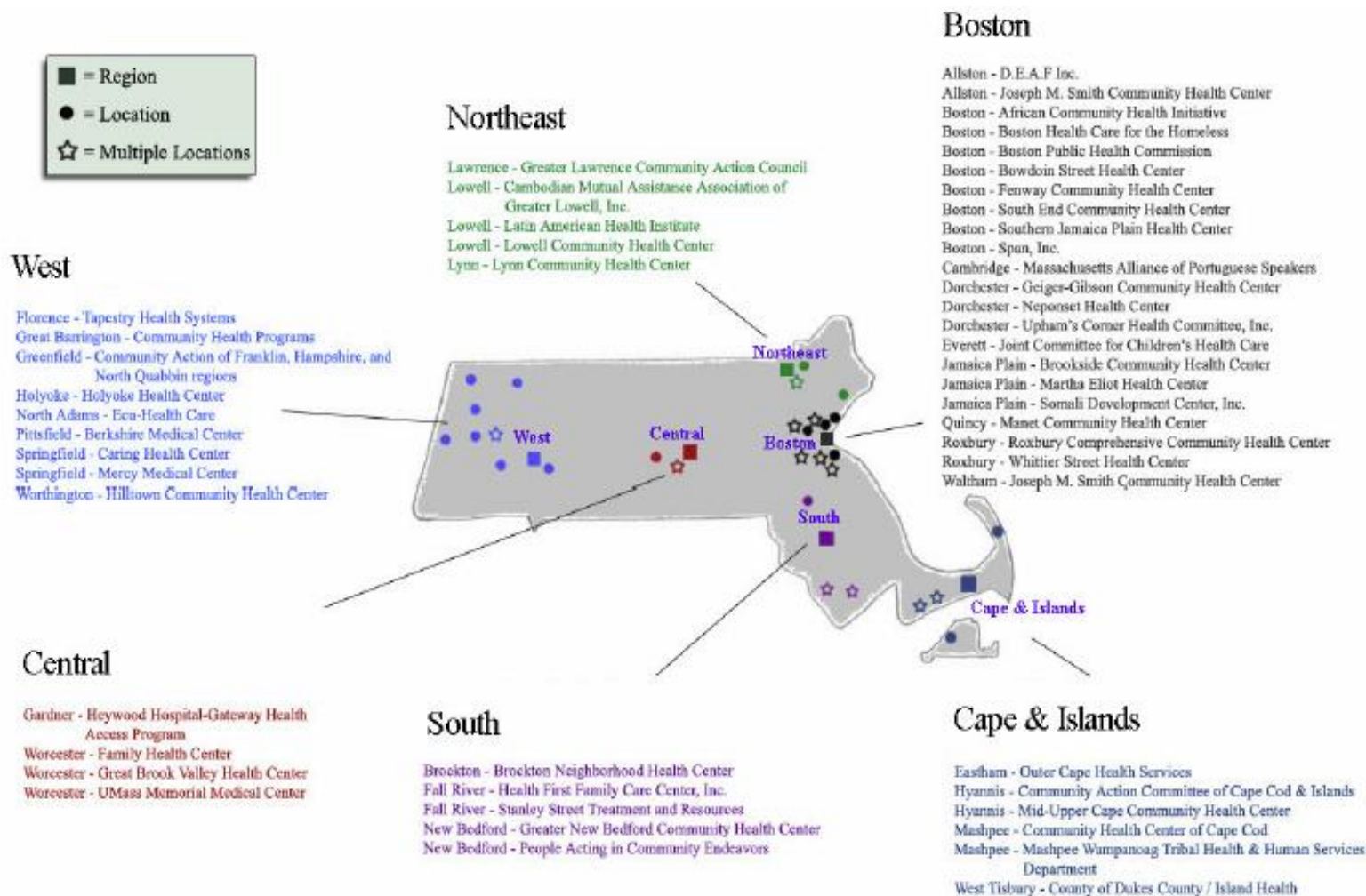
If you are uninsured, please visit www.MAhealthconnector.org for more information or to sign up. Or you can contact a health carrier directly. The time to act is now!

If you already have health coverage, please disregard this notice.



Para ver este mensaje en español por favor visite www.MAhealthconnector.org.

Bottom Up: Grants to 51 Community Organizations for Outreach and Enrollment



3. Get People In the Programs

- Single application for all health programs
- “Passive eligibility” – use information from other state agencies to verify eligibility
- Auto enrollment – enroll into appropriate plan

4. Stakeholder Coalitions and Feedback Mechanisms

- Broad coalition to advocate for implementation
- Policy level – offline discussion tables
- Operations level – feedback loop
 - Frequent meetings between advocates and state
 - Consumer Helpline as “canary”



5. Be a “Prudent Purchaser”

- Massachusetts Connector only gave “Seal of Approval” to plans that met value (= quality/price) standards.



6. Standardized Plans Benefit 1: True Apples to Apples Shopping

- Initial Connector plans slotted Gold-Silver-Bronze plans by *actuarial equivalence*
 - 27 different plan designs
 - Hard to compare
 - Focus groups found customer confusion, frustration
- Revised to standardize plan designs

Connector standardized plans into 6 designs:

Choose the type of plans that will meet your needs.

Bronze

- * Lower monthly cost
- * Higher costs when you receive medical services



[Who chooses Bronze plans?](#)

[▶ See Bronze Plans](#)

Silver

- * Monthly cost can run higher than Bronze
- * Lower costs when you receive medical services compared to Bronze



[Who chooses Silver plans?](#)

[▶ See Silver Plans](#)

Gold

- * Highest monthly cost
- * Lowest costs when you receive medical services



[Who chooses Gold plans?](#)

[▶ See Gold Plans](#)

or

[▶ View all plans](#)

Show Plans. Then choose up to 3 to compare. Click **Continue** at bottom.

You've Selected:

Benefits Package

- Bronze
- Silver
- Gold

Narrow Your Plans by:

Monthly Cost

[Less than \\$300](#) (11)

[Greater than \\$300](#) (5)

Annual Deductible

[\\$250 - \\$500](#) (5)

[\\$2,000 - \\$4,000](#) (10)

Insurance Carrier






[Blue Cross Blue Shield of Massachusetts](#) (3)

[Fallon Community Health Plan](#) (3)

[Harvard Pilgrim Health Care](#) (3)

[Neighborhood Health Plan](#) (3)

[Tufts Health Plan](#) (3)

		\$ Monthly Cost	Annual Deductible	Annual Out of Pocket Max.	Doctor Visit	Generic Rx	Emergency Room	Hospital Stay
Bronze Low Benefits Package 5 plans available		as low as \$213	STANDARD BENEFITS FOR ALL BRONZE LOW PLANS					
Hide Plans About Bronze Low			\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	annual deductible, then \$25 copay	annual deductible, then \$15 copay	annual deductible, then \$100 copay	annual deductible, then 20% co-insurance
<input checked="" type="checkbox"/>	 Find doctor	\$212.86	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	 Find doctor	\$239.46	↑	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	TUFTS  Find doctor	\$268.96	↑	↑	↑	↑	↑	↑
<input type="checkbox"/>	 Find doctor	\$289.71	↑	↑	↑	↑	↑	↑
<input checked="" type="checkbox"/>	 Find doctor	\$304.00	↑	↑	↑	↑	↑	↑
Bronze Medium Benefits Package 5 plans available		as low as \$232	STANDARD BENEFITS FOR ALL BRONZE MEDIUM PLANS					
Show Plans About Bronze Medium			\$2,000 (ind.) \$4,000 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$30 copay	\$10 copay	annual deductible, then \$150 copay	annual deductible, then \$500 copay
Bronze High Benefits Package 5 plans available		as low as \$223	STANDARD BENEFITS FOR ALL BRONZE HIGH PLANS					
Show Plans About Bronze High			\$250 (ind.) \$500 (fam.)	\$5,000 (ind.) \$10,000 (fam.)	\$25 copay	\$15 copay	\$150 copay	annual deductible, then 35% co-insurance

6. Standardized Plans Benefit 2: Less Choice = More Choice Paradox

- People paralyzed by too many choices
- Connector focus groups found difficulty in deciding among 27 plan variations
- Initially reduced to 7 designs; further research led to reducing to just 6.

Our Biggest Challenges

- Small business plans – tough
 - Giving choices to workers complicated to administer, explain
 - Resistance from brokers leading to...
 - Resistance from health plans
- Cost Cost Cost
 - Massachusetts on path to payment reform

Good Luck!

