

Three current proposals to cover Connecticut's uninsured

Currently, there are three proposals for universal health coverage being discussed at the Capitol. The concepts are in varying stages of development from general concepts to a prospectus for health plans.

Charter Oak Plan – This is a private market-based model first proposed by the Governor in December 2006. The concept is to provide affordable health insurance options to Connecticut residents who have been uninsured for at least six months and are not eligible for public programs. Insurance options will be offered through the HUSKY program. It is not clear which benefits will be included, but the goal is to keep premiums to \$250/month with annual out-of-pocket maximums on deductibles, copays and co-insurance. There will be premium subsidies for low-income applicants.

Universal Primary Care - This is a public health-based concept proposed by Senate Democrats this year. The idea is that the state will ensure a system of primary care accessible to all residents. How primary care will be delivered or financed has not been decided. Residents would be able to purchase catastrophic care policies from insurance companies at low premiums to cover costs beyond primary care services.

Insurance Pooling with Public Employees - This is a coverage-based, labor centered model most recently promoted by the House Majority Leader. The concept is to open the state employee health plan, which also covers state elected officials, to Connecticut municipal employees (about 200,000 employees and their dependents) to create one large purchasing pool. Over time, the pool will be used as a platform to cover HUSKY, Medicaid, nonprofit organizations, small businesses, and the uninsured.

This concept follows important work by the State Comptroller whose office runs the state employee health plan. In 1996, the Comptroller created MEHIP, a plan that leverages state employee health plan purchasing to create affordable insurance options for municipal employees, small businesses and non-profits covering 14,000 Connecticut residents. The Comptroller's office currently has issued an RFP for improvements and expansion of MEHIP. For more information, go to www.mehip.org.

	Charter Oak	Universal Primary Care	Public Employee Insurance Pooling
Main premise	Allow uninsured to buy into HUSKY pool	Access to primary care for all CT residents	Merge state and municipal employees, use pool for HUSKY, small business and uninsured
Model	Private market	Public health	Labor/coverage
Stage of development	Prospectus to managed care companies	Concept	Concept
Number of uninsured covered	32,800 by 2011, aprox. 10% of CT uninsured	Everyone in CT	???
Planned implementation	July 1, 2008	July 1, 2010	???
Financing	General fund, premiums	To be determined by Primary Care Access Authority	???
Costs to consumers	\$250/month premiums plus copays, coinsurance, deductible, premium subsidies based on income	To be determined by Primary Care Access Authority	???
Benefits covered	Unclear, not dental or vision	Only primary care	???
Prevention	No incentives	Prevention is the basis of this plan	???
Improvements in quality/health system performance	None	Emphasis on primary care	???
Cost containment	None	Improving primary care should reduce costs	None
Effect on public programs	None	Unclear, positive effect on safety net	???
Effect on private insurance	Little	Dramatically reduces role of private insurance	???
Effect on federal funds to CT	None	Unclear	???
Process for development	Behind closed doors	Behind closed doors and at Primary Care Access Authority	Behind closed doors
For more information	www.ct.gov/dss/cwp	www.cga.ct.gov/ph/PrimaryCare	NA

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