

# Utahns for Sustainable Health Reform

U-SHARE

*Working toward affordable, high-quality health care for all Utahns.*

January 15, 2009

Dear Speaker Clark and Senator Killpack,

Thank you for making health system reform one of the top priorities and for your leadership in the Task Force. U-SHARE is a growing coalition of business, community, provider organizations and individuals united to support comprehensive reform of Utah's health system that ensures affordable, high-quality health care for all Utahns. U-SHARE members believe health system reform should be designed to expand access, improve quality, and contain costs throughout the system; to this end, reforms will find an appropriate balance between the private and public sectors in delivering quality, cost-effective health care and coverage.

U-SHARE has developed four principles to help guide Utah's reform effort. These are the "filters" through which we assess all health system reform proposals (please see next page for the list). We are pleased to have the opportunity to submit initial comments on the proposed health reform legislation crafted by the Health Reform Task Force, which will provide the first steps toward health care reform for Utah. We will continue to review legislative proposals and provide additional comments throughout the session.

**As a coalition we support:**

- Including sole proprietors in the definition of a small group as a positive step to ensuring access to coverage and care.
- Insurer and broker transparency to enhance consumer engagement and market efficiency.
- Modified community rating, and we believe it should be expanded to all markets.
- NetCare as a good COBRA-lite option, but not as a replacement for the basic benefit plan. Nor should it be the plan used for comparative purposes. NetCare does not reflect the typical benefit package chosen in the small group market today. Any comparative plan should more closely reflect the most common packages chosen in the current market.
- Designating the "Governor's plan" (pg54 and 55) as the basic benefit plan, but without state mandate exemptions and with a reevaluation of the deductible levels. We consider the deductibles in the current bill to be too high and not affordable options for many Utah consumers.
- The Administrative Simplification bill, which will improve alignment of payment incentives and lays the groundwork for more expansive reform in this area.
- More robust language in the requirements to provide wellness programs in benefit plans to encourage their adoption.
- New, affordable coverage options, to the extent that the coverage they provide is meaningful and provides adequate protection to all consumers.

## U-SHARE's Guiding Principles

### **Strengthen Personal and Shared Responsibility**

1. Share cost and risk amongst employers, providers, insurers, government and individuals.
2. Maximize personal responsibility for health and wellness.
3. Encourage individuals to seek health care at the right time and place.

### **Ensure Affordability and Access to Care**

1. Provide affordable access to care and coverage for Utahns.
2. Provide subsidies for those who are unable to afford coverage and care.
3. Promote benefit packages that cover essential services including primary and preventive care, specialty care, pharmacy, mental health and inpatient hospital services.
4. Support affordable access to medically necessary, cost effective health care services.
5. Optimize public programs such as Medicaid, CHIP and the Utah Premium Partnership.
6. Invest more in Utah's primary care infrastructure.
7. Work to eliminate disparities in health access, coverage and outcomes.

### **Align Treatment and Financing Incentives with Evidence-Based Medicine**

1. Use health information technology (HIT) to improve information flow and health outcomes.
2. Create a more transparent system for users.
3. Promote best practices in care delivery.

### **Focus on Wellness and Prevention**

1. Encourage wellness and disease prevention through increased health education and incentives to stay healthy.
2. Promote appropriate use of primary and preventive care as the cornerstone for a healthy population.

Sincerely,

Linn Baker and Cathy Chambless  
U-SHARE Co-Chairs

U-SHARE members include more than 50 organizations and individuals such as: American Academy of Pediatrics Utah Chapter, AARP Utah, Association for Utah Community Health, Comunidades Unidas, Intermountain Pediatric Society, Legal Aid Society of Salt Lake, Multicultural Health Network, Salt Lake Community Action Program, Salt Lake County, Utah Health Policy Project and Voices for Utah Children.