

EVALUATION CRITERIA TO APPLY TO HEALTH CARE REFORM PROPOSALS

Using the LWVUS position on health care reform (<http://www.lwv.org/AM/Template.cfm?Section=Home&template=/CM/HTMLDisplay.cfm&ContentID=8643>), the LWVODC Health Care Reform Advocacy Committee (HCRAC) will work with LWVNC (www.lwvnc.org) to support health care reform proposals according to the criteria below.

Elements they can contain:

- Universal access
- Comprehensive coverage
- Expanded risk pools
- Expanded public programs
- Purchasing pools that offer affordable, comprehensive benefits to all residents who chose to participate
- Affordable comprehensive coverage for the working poor
- Limits on administrative costs of insurers (expressed in medical loss ratio)
- Community rating and guarantee issue
- Improved access to preventive and primary care, disease management, and evidenced-based practice
- Improved information technology development and implementation
- Consumers can purchase care beyond the basic level provided by a universal plan
- Allocation of resources based on issues related to a patient's medical condition and decisions regarding their care rather than the patient's ability to pay for services

Elements they cannot contain:

- Individual or employer mandates without effective and assured cost controls
- Limited individual coverage in order to provide affordability – such as high deductible plan or Health Savings Accounts
- Promotion of individual coverage rather than expanding risk pools
- Employer mandate that does not apply to most employers
- No effective and assured cost controls
- No assurance of the same basic level of care for all
- Shifting funds from safety net hospitals before the number of uninsured has been reduced
- Insurance regulation that does not include
 - Community rating
 - Guaranteed issue
 - Minimum medical loss ratios
 - Standardized comprehensive benefit packages
 - Rate regulation