

Overall Health Care Reform Concepts - Expanding Employer Based/Private Coverage, Tax Credit Incentives and HSAs

Author	Page	Summary
Center for Health Transformation	n/a	CHT promotes a individually centered health system that supports continuity of care. Medicaid should blend seamlessly into privately owned health insurance plans; Medicaid transformed within the context of 100% insurance coverage as a national objective
National Conference of State Legislatures 2005	7	<ol style="list-style-type: none"> 1) Strengthen employer based health insurance system. 2) Provide incentives to employers to offer and for individuals to establish health savings accounts and other innovative financing options to provide support for long-term care services. 3) Provide tax incentives and programs that provide support services, such as respite care, for family caregivers. 4) Provide premium assistance for Medicaid beneficiaries to purchase private insurance.
The Heritage Foundation	7	Link other key health policy initiatives to Medicaid Reform. For example, combine federal tax credits with state Medicaid premium assistance. Also, create incentives for individuals to prepare and save for their long-term care expenses.
National Governor's Association	10	A combination of individual health care tax credits and tax credits for small employers combined with funding to create purchasing pools should provide assistance to low-income working individuals to enable them to obtain health insurance and avoid reliance on Medicaid.
AcademyHealth	2-3	<p>Three options for health care reform that would increase the sustainability of the Medicaid program are:</p> <ol style="list-style-type: none"> 1. Provide premium subsidies for low-income individuals that would offset disproportionate impact and avoid disenrollment/uninsurance effects that would otherwise increase the burden on costly emergency-based reactive health care. 2. Establish health savings accounts to expand individual spending power, encourage individual fiscal responsibility, provide an additional coverage option for smaller businesses to provide employee benefits, and provide an option for coverage for individuals who would otherwise either be uninsured or dependent on Medicaid. 3. Establish incentives for private employer-based health insurance coverage in order to minimize burden on the Medicaid system.
National Center for Policy Analysis	n/a	<ol style="list-style-type: none"> 1) Promote Health Savings Accounts. 2) If possible, contract out or copy the methods used in the private sector (as a model for how Medicaid should be structured).
George Washington University & Center for American Progress	12, 24	There should be tax credits for coverage to compliment Medicaid.
Medicaid Policy LLC	20, 22	Recommends premium assistance with limited or no benefit mandates and no wraparound coverage requirements.

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United Hospital Fund	5, 20	<p>There should be uniform national coverage for low income population. The real problem is not Medicaid, but:</p> <ul style="list-style-type: none"> • Lack of universal coverage • Gaps in Medicare coverage • No alternative for long-term care assistance • Lack of system-wide health cost containment • Inadequate financing for the safety net
Health Affairs, Change in Challenging Times	n/a	<p>Supplement ESI market with an insurance pool modeled after the Federal Employee Health Benefit Program (FEHBP) for those without an ESI offer; promoting prevention, research, and information technology; and financing the plan through a dedicated value-added tax.</p>
The Commonwealth Fund	n/a	<p>In a survey of 300 health policy leaders (conducted by Harris Interactive on behalf of The Commonwealth Fund), there was broad consensus that expanding coverage to the uninsured was the top priority that should to be addressed by Congress. This was the greatest priority for all groups represented in this study, (academic/research institutions, health care delivery, business/insurance/other health care industry, and government/labor/advocacy). There was also considerable agreement about the reforms that should be enacted in order to achieve this goal. Allowing individuals and small businesses to buy into the Federal Employees Health Benefits Program or a similar federal group option receives the highest support overall and a majority of votes across all groups. Also, expanding existing state-based public insurance programs — Medicaid and the State Children's Health Insurance Program (SCHIP) — is supported by more than half of leaders overall and across groups, except for the health care delivery sector. A national health system (universal coverage) received little attention as a priority.</p>
National Association of Public Hospitals and Health Systems	1	<p>Medicaid reforms should be carefully tied to efforts to expand coverage, as one important tool in an anticipated combination of public program improvements and private sector initiatives. Moreover, it is important that the impact of Medicaid reforms on all populations among the uninsured (including, e.g., legal and illegal immigrants, persons with AIDS, etc.) be taken into account in crafting effective reforms.</p>
Health Security Act of 1993	n/a	<p>The Health Security Act provides a plan for all Americans to receive health insurance coverage. The plan guarantees comprehensive benefits, promotes greater use of preventive care and suggests a number of ways to control rising health care costs. The plan would be financed from five major sources: savings from Medicare and Medicaid, savings from federal employee health care costs, reducing the benefits of tax-free compensation, and additional "sin taxes". The Act was never passed by Congress.</p>