

## Community Workgroup Moves Forward With Health System Reform Plan

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Aug 29, 2008 by Elizabeth Ziegler

(KCPW News) Health system reform must be bold, comprehensive, and address cost, quality and access. This is the overarching message that Judi Hilman of the Utah Health Policy Project gathered from five public meetings of the Community Health System Reform Workgroup held yesterday throughout the state.

"There is good consensus now that there is going to have to be a requirement on individuals to attain coverage. But that requirement has to be supported by plenty of mechanisms to make sure that coverage is truly affordable," Hilman says. "Because if it's not affordable, you can't obey the mandate, or the requirement."

She says affordability is attainable if insurance companies accept everyone, regardless of their health history, and don't charge more for people with pre-existing health problems. To keep insurance companies from fleeing the state under such a system, Hilman says the state must simultaneously beef up its insurance premium assistance program, the Utah Premium Partnership, to entice young people back into the system. Adding more healthy people to the insurance pool would offset the cost of providing insurance to high-risk patients. But Hilman says getting insurance companies to go along with such a drastic change will require a leap of faith.

"What we're kind of saying to the insurance companies is: What you lose from disruptions to your current business model, and let's imagine that business model is about avoiding risk, what you lose from disruptions in that model, you will gain in volume," Hilman says.

Participants at yesterday's meetings gave the workgroup the green light to flesh-out its proposal and present it to the other stakeholder workgroups working with the Legislature's Health System Reform Task Force.