

Websites related to NAP forum: Health Care for All

Academy Health <http://www.academyhealth.org/>

- State of the States 2006: <http://www.statecoverage.net/pdf/stateofstates2006.pdf>
- Bridging the Gap: The Role of Individual Health Insurance Coverage: <http://www.hcfo.net/pdf/findings0206.pdf>
- Turning Medicaid Beneficiaries into Purchasers of Health Care: Critical Successes Factors for Medicaid Consumer-Directed Health Purchasing. <http://www.statecoverage.net/pdf/issuebrief106.pdf>
- Profiles in Coverage: Health New York: <http://www.statecoverage.net/newyorkprofile.htm>
- *Health Services Search* (HRS) journal Special Issue on Consumer-Driven Health Care. <http://www.academyhealth.org/publications/hsr.pdf>

American Legislative Exchange Council. <http://www.alec.org/>

<http://www.alec.org/major-issues:>

Health Insurance Reform

Small group coverage, individual coverage, and the uninsured are the primary issues addressed on this page.

▸ Health Insurance Regulation

The federal government should not be permitted to preempt state legislatures in the regulation of health insurance. It has been the state legislatures, not the federal government, that have been on the forefront of the health care reform debate, by aggressively leading the charge to ensure that the public is protected in health insurance transactions. The state-based regulatory schemes have served the interests of the public well, without unnecessary interference by the federal government.

▸ Health Plan Liability

The key to a quality healthcare system is to address problems in a fast, fair, and efficient manner, *before* patients are harmed; not to compensate patients long after damage has occurred. Too often, health plans are sued under common law theories of contracts and liability, as well as statutory contract law, for failure to provide a coverage benefit.

Fair Share Health Care Update:

RILA Files Legal Challenge

The Retail Industry Leaders Association (RILA) today filed two lawsuits challenging laws in New York and Maryland that mandate private employers to provide a specific level of health coverage for employees. The suits allege that the state and local laws violate the federal Employee Retirement Income Security Act (ERISA), which preempts state regulation of employer benefit plans.

ALEC has spoken out against the Maryland legislation that requires employers with 10,000 or more employees to dedicate eight percent of their payroll to employee health insurance benefits because it is an unprecedented government intrusion into private contracts between employers and employees and will do nothing to reduce the number of uninsured or increase access to health insurance. Because the law increases the marginal cost of hiring and retaining employees, it will likely result in lost jobs and slower economic growth as companies look to other states to grow and expand. ALEC will continue to monitor future state efforts as the AFL-CIO and so called “health care advocates” are pursuing similar legislation in some 35 states.

For more information, please contact [Michael Keegan](#), ALEC’s Commerce, Insurance & Economic Development Task Force Director or [Christie Herrera](#), ALEC’s Health & Human Services Task Force Director.

- ✦ [Click Here](#) for full ALEC Opinion Editorial
- ✦ [Click Here](#) for full ALEC release
- ✦ [Click Here](#) for full RILA release

Council for Affordable Health Insurance <http://www.cahi.org/index.asp>

The Council for Affordable Health Insurance (CAHI) is a research and advocacy association of insurance carriers active in the individual, small group, HSA and senior markets. CAHI's membership includes insurance companies, small businesses, providers, nonprofit associations, actuaries, insurance brokers and individuals. Since 1992, CAHI has been an active advocate for market-oriented solutions to the problems in America's health care system.

Newsroom - http://www.cahi.org/cahi_contents/newsroom/ {links for current news}

Publications & Resources - http://www.cahi.org/cahi_contents/resources/

Of note:

- Trends in State Mandated Benefits, 2006
- Massachusetts' Health Care Reform Plan: Too Many Sticks; Not Enough Carrots
- Health Insurance Mandates in the States (1,843 at time of writing)
- 2006 State Legislators' Guide to Health Insurance Solutions
- Maine's Dirigo Health: A String of Broken Promises
- Destroying Insurance Markets: How Guaranteed Issue and Community Rating Destroyed the Individual Health Insurance Market in Eight States.

Quote from last publication: "Most of today's uninsured are young and do not have much money," the CAHI report said. "Community rating forces them to subsidize the cost of the middle-aged, who are at their peak earning power. Forcing the young to pay more will drive them out of the insurance market, raising costs for everyone." Using a sophisticated health database called SimuCare, the authors showed how community rating would work in practice. Starting with a normal population of 100,000 people, the study predicted that eventually 31,500 people—mostly younger and lower-income—would drop their insurance coverage because of higher prices. Approximately 10,000 older and less-healthy people would buy insurance. With fewer people to share the cost and with higher expected health costs, premiums would have to go up by about 25 percent, according to the SimuCare model. That increase would come on top of the rate increases caused by inflation, cost shifting, increased utilization and other trends.

{Interesting site to get health insurers side of the debate and ideas}

Center for Budget and Policy Priorities: <http://www.cbpp.org/>

Health Policy Analyses: <http://www.cbpp.org/pubs/health.htm>

"The Center works to ensure that Federal and state health insurance policies provide health coverage that meet the needs of the greatest number of low-income children and families, as well as seniors and people with disabilities. The Center also works to remove barriers preventing eligible families from gaining access to health coverage"

- 2/16/06
Administration Defense of Health Savings Accounts Rests on Misleading Use of Statistics
- 2/15/06
The Cost and Coverage Impact of The President's Health Insurance Budget Proposals
» [press release](#)
- 2/8/06
President Greatly Reduced His Health Proposals For Lower-Income Families While

Expanding Health Benefits For The More Affluent

- *Revised 2/7/06*
Expansion in HSA Tax Breaks is Larger – and More Problematic – Than Previously Understood
- *1/31/06*
President's Health Care Tax Cut Proposals Are Likely To Weaken Employer-Based Health Insurance, Primarily Benefit High-Income People, And Worsen Deficits
- *Revised 1/30/06*
Latest Enrollment Data Still Fail to Dispel Concerns About Health Savings Accounts

Center for Health Care Strategies, Inc. CHCS - <http://www.chcs.org/>

The Center for Health Care Strategies (CHCS) is a national non-profit organization devoted to improving the quality of health services for beneficiaries served by publicly financed care, especially those with chronic illnesses and disabilities. Our work focuses on three main goals:

Improve health care quality;
Reduce racial and ethnic disparities; and
Integrate acute and long-term care.

Achieving Our Mission

CHCS advances its mission by working directly with state and federal agencies, health plans, and providers to design and implement cost-effective strategies to improve health care quality. We help these Medicaid stakeholders implement eight [Quality Action Steps](#) that are critical to chronic care improvement. These quality strategies form the foundation of CHCS' core initiatives — the CHCS Purchasing Institute, Best Clinical and Administrative Practices (BCAP) workgroups, and multi-stakeholder collaboratives. These collaborative-learning activities provide unique venues for state Medicaid agencies, health plans, and providers to share best practices and to work together to design programs that reward high quality care.

Our Funders

CHCS opened its doors in 1995 with a major grant from the Robert Wood Johnson Foundation, and today receives resources from the nation's leading philanthropies, as well as federal agencies and corporations committed to innovative solutions for publicly financed care:

- Agency for Healthcare Research and Quality
- The Annie E. Casey Foundation
- The California HealthCare Foundation
- The Commonwealth Fund
- The David and Lucille Packard Foundation
- Kaiser Permanente
- Robert Wood Johnson Foundation
- Schaller Anderson, Incorporated
- United Healthcare/Evercare

Resource Library: <http://www.chcs.org/publications3960/publications.htm>

Very good collection of resources: a few highlighted:

BCAP Quality Workbook (April 2006)

Pay for Performance: Resources for Innovators

Environmental Scan: Health Supports for Consumers with Chronic Conditions

Published: November 2005

This report synthesizes literature, expert interviews, and on-the-ground experience to describe the issues

and problems associated with improving the care and health of Medicaid consumers with multiple chronic conditions and to outline potential best practices in key areas.

Reinventing the HMO: Medicaid Managed Care for members with Complex Needs
 Integrating Quality into Pharmacy Cost Containment Initiatives in Nursing Homes

The Children’s Partnership: Innovation at Work for America Children

- Case Study: Health Insurance Coverage for U.S. Children:
http://www.childrenspartnership.org/AM/Template.cfm?Section=Case_Study_Children_s_Health_Insurance
- Health Savings Accounts & High Deductible Health Plans: How they Affect Children:
<http://www.childrenspartnership.org/AM/Template.cfm?Section=Reports1&Template=/CM/ContentDisplay.cfm&ContentID=8768>
- Mapping Children’s Health Care Enrollment: Recommendations for Improvement:
<http://www.childrenspartnership.org/AM/Template.cfm?Section=Reports1&Template=/CM/ContentDisplay.cfm&ContentID=8138>

The Commonwealth Fund - <http://www.cmwf.org/>

A Private Foundation Working Toward a High Performance Health System

Publications: <http://www.cmwf.org/publications/publications.htm>

Includes: * Gaps in Health Insurance: An All-American Problem

http://www.cmwf.org/publications/publications_show.htm?doc_id=367876

* Expert Perspectives on the 2005 Biennial Health Insurance Survey Findings

Newsroom : <http://www.cmwf.org/newsroom/newsroom.htm>

Includes timely news with statistics etc. Emphasis on uninsured, underinsured and those with Chronic health problems.

ExpectMore.gov - State Children's Health Insurance Program Assessment

<http://www.whitehouse.gov/omb/expectmore/detail.10000306.2005.html>

<p><u>View Similar Programs</u></p>	<p>State Children's Health Insurance Program</p> <p>The State Children's Health Insurance Program provides funds to states to expand health insurance coverage to low-income, uninsured children under age 19.</p>
<p><u>What This Rating Means</u></p>	<p>PERFORMING Adequate</p> <ul style="list-style-type: none"> • The program has been successful in enrolling and providing health coverage to uninsured children. The program enrolled 6.1 million children in 2004. • The program does not measure its impact on improving children's health. Existing strategic goals such as number of children enrolled in the program, do not assess health outcomes. Additional goals related to outcomes are still under development. • The program does not yet measure program efficiency or

	<p>calculate error rates. While the program awards approximately \$4 billion per year to states, it does not yet have a final process in place to measure or reduce improper payments.</p>
<p>About Improvement Plans</p>	<p>We are taking the following actions to improve the performance of the program:</p> <ul style="list-style-type: none"> • Working with States to develop long-term goals and implement a core set of national performance measures to evaluate the quality of care received by low-income children. • Working with states to develop goals for measuring the impact of the program on targeted low-income children through the annual state reporting process. • Establishing a methodology to measure improper payments, including producing error rates.

FamiliesUSA: The Voice for Health Care Consumers: <http://www.familiesusa.org/>

Look under Issue Areas. Includes: Medicaid & Children’s Health, Medicare, Prescription Drugs, The Uninsured, Private Insurance, and Minority Health.

Example Publications: *Some require payment view*

- Proposed Health Reform in Massachusetts: Net Gain for the Business Community examines the health reform bill passed by the Massachusetts House of Representatives, which is designed to expand coverage to the state’s uninsured. It finds that, overall, the bill would result in a net benefit for the state’s business community. 15 pp. Free. (January 2006)
- Stop Bad Ideas—AHPs: Bad Medicine for Small Employers Association Health Plans (AHPs) are a major part of the President’s package of health care proposals aimed at reducing the growing number of uninsured Americans. This fact sheet finds that AHPs are not a solution for the number of uninsured, are not an effective way to control costs, and provide fertile ground for fraud and abuse. 5 pp. Free (December 2005)
- Stop Bad Ideas—HSAs: Missing the Target This fact sheet examines the effects that health savings accounts (HSAs) will have on the uninsured and on the health care system overall. It finds that HSAs won’t reduce the number of uninsured, are not an effective way to control costs, are inequitable, and are a radical threat to our current health insurance system. 7 pp. Free (December 2005)
- Stop Bad Ideas—Too Little, Too Late: Why a \$1,000 Tax Credit Won’t Help the Uninsured Every year since 2001, President Bush has proposed a \$1,000 tax credit to help uninsured people purchase health insurance in the individual market. This fact sheet finds that his tax credit is justified by questionable studies, is tied to the flawed individual market, and wouldn’t make insurance affordable. 4 pp. Free (December 2005)
- Ideas that Work: Expanding Health Coverage for Workers, a Tool Kit for those who want to build a state-based health coverage initiative based on employer-provided insurance. Includes case studies of California and Hawaii, a "decision guide," and tables with state-by-state data about employment and insurance coverage. \$20.00 (October 2004)
- A Shelter in the Storm: How a Subsidy Could Help Unemployed Workers Get Health Insurance: The rise in unemployment over the past three years has contributed to a substantial increase in the the number of uninsured Americans. This Issue Brief discusses the Trade Adjustment Assistance Reform Act of 2002 (TAARA) health insurance subsidy as one possible model for providing financial assistance to unemployed workers for the purchase of health coverage. 12 pp. Free (October 2003)

Paying a Premium: The Added Cost of Care for the Uninsured quantifies, for the first time, the dollar impact on private health insurance premiums of care provided to the uninsured. 35 pp. \$15.00 (June 2005)

Health Care for All – California

<http://www.healthcareforall.org/>

Health Care for All California regards health care as a human right and is dedicated to ensuring that all Californians have comprehensive, reliable, and affordable health insurance. Universal health insurance is critical to the health, security, and economic well-being of our country.

HCA was founded in 1995. Since then our work has put single payer in the center of the debate about fixing California's broken health care system. To find out about the campaigns HCA has led, read a summary of ten years of accomplishments in [Organizing History](#).

HCA is governed by a board of directors, who are elected representatives of HCA affiliates. To contact the affiliate in your area, go to About Us/Affiliates, Chapters, or find your chapter in the list above. The HCA board meets four times a year at various cities throughout the state. Members of the public are invited to attend.

HCA is working to pass Senate Bill 840, authored by Sen. Sheila Kuehl. To learn about SB 840, go to Get Started and also The Latest on our homepage.

We are building a movement for universal single payer health care. We call it the OneCare campaign. To learn more, go to www.OneCareNow.org.

Health Care for All-California is a 501(c)4 nonprofit organization. Contributions to HCA are not tax deductible. We also have a 501(c)3 nonprofit entity, the Health Care for All-California Education Fund. To learn more, go to www.healthcareforalleducationfund.org. You may wish to make a tax deductible contribution to the Education Fund.

{ note from Linda, look under the "Learn More" tab for statistics, including those of the US vs. other countries, the Lewin group study, ideas on financing and more. }

Health System Changes: <http://www.hschange.com/>

The mission of the Center for Studying Health System Change (HSC) is to inform health care decision makers about changes in the health care system at both the local and national levels and the effects of such changes on people. HSC seeks to provide objective, incisive analyses that lead to sound policy and management decisions, with the ultimate goal of improving the health of the American public.

Policy research areas: Insurance Coverage & Costs, Access to Care, and Local Markets & Managed Care

- [Perception, Reality and Health Insurance: Uninsured as Likely to Get Care but Half as Likely to Perceive Need for Care](#) by Jack Hadley, Peter J. Cunningham October 2005 Issue Brief No. 100
- [Initial Findings from HSC's 2005 Site Visits: Stage Set for Growing Health Care Cost and Access Problems](#) by Cara S. Lesser, Paul B. Ginsburg, Laurie E. Felland August 2005 Issue Brief No. 97
- [Tracking Health Care Costs: Spending Growth Stabilizes at High Rate in 2004](#) by Bradley C. Strunk, Paul B. Ginsburg, John P. Cookson June 2005 Data Bulletin
- [Medicare Seniors Much Less Willing to Limit Physician-Hospital Choice for Lower Costs](#) by Ha T. Tu June 2005 Issue Brief No. 96
- [More Americans Willing to Limit Physician-Hospital Choice for](#) March 2005 Issue Brief

Lower Medical Costs by Ha T. Tu
Note: Many more similar publications

Heartland Institute: Health Care Topic -
<http://www.heartland.org/IssueSuiteTopic.cfm?issId=9&istId=236>

“The U.S. health care system needs reform that empowers consumers, not bureaucracies. Heartland's Health Care Issue Suite contains 1,000s of studies and commentaries on the best reform ideas.”

Consumer-Directed Care Works Today: in Dentistry
<http://www.heartland.org/Article.cfm?artId=14080>

Defined Contribution Health Benefit: A Practical Primer
<http://www.heartland.org/Article.cfm?artId=558>

Command and Control: Maine's Dirigo Health Care Program
<http://www.heartland.org/Article.cfm?artId=17988>

Riding the Rx Highways
<http://www.heartland.org/Article.cfm?artId=12767>

& more in a very free-market slant on health care

Kaiser Commission on Medicaid and the Uninsured
Massachusetts Health Care Reform Plan, April 2006 - <http://www.kff.org/uninsured/upload/7494.pdf>

Maryland Health Insurance Plan - <http://www.marylandhealthinsuranceplan.state.md.us/>
Primary website with details on Maryland's Health Insurance plan including eligibility, how to enroll, and more.

Robert Wood Johnson Foundation: <http://www.rwjf.org/>
Health Insurance Coverage Research Area:
<http://www.rwjf.org/research/researchlist.jsp?ia=132>

- Evaluation of Covering Kids & Families:
<http://www.rwjf.org/research/researchdetail.jsp?id=2370&ia=132>
- How Will Employers Respond to Coverage Reforms: Issues for Policy-Makers and Modelers
Research Synthesis Policy Brief Number 7:
<http://www.rwjf.org/research/researchdetail.jsp?id=2410&ia=132>
- Uninsured Americans with Chronic Health Conditions Key Findings from the National Health Interview Survey. <http://www.rwjf.org/research/researchdetail.jsp?id=1925&ia=132>
- Characteristics of the Uninsured: A View from the States:
<http://www.rwjf.org/research/researchdetail.jsp?id=1882&ia=132>

State Coverage Initiatives (Robert Wood Johnson Foundation initiative)
<http://www.statecoverage.net/> (Excellent site)

** State by state reports about their coverage programs and expansion strategies.

** [State of the States: Finding Their Own Way](#). Jan 2006. pg.

By Alice Burton, Daniel Campion, Donald Cohn, Isabel Frieden-zohn

<http://www.statecoverage.net/pdf/stateofstates2006.pdf>

New Mexico State Coverage Insurance - <http://www.statecoverage.net/newmexicoprofile.htm>

West Virginia Small Business Plan - <http://statecoverage.net/westvirginiaprofile.htm>

Maine Dirigo - <http://www.statecoverage.net/maineprofile.htm>
Health New York - <http://www.statecoverage.net/newyorkprofile.htm>

Stateline.org

Can Mass. Health plan work elsewhere?
<http://www.stateline.org/live/ViewPage.action?siteNodeId=136&languageId=1&contentId=110866>

UCLA Center for Health Policy Research: <http://www.healthpolicy.ucla.edu/>

Publications available off the home page include:

- Health Status of the Uninsured: Opportunities for Improvement
<http://www.healthpolicy.ucla.edu/pubs/publication.asp?pubID=108>
- Estimating the Cost of Caring for California's Uninsured
<http://www.healthpolicy.ucla.edu/pubs/publication.asp?pubID=90>

Publication topics: Access to Health Care, Health Care Economics, Health Care Delivery System, Health Status and Conditions, Health Insurance Coverage and Programs, etc.

University of Maine – Bureau of Labor Education Division of Lifelong Learning

The U.S. Health Care System: Best in the World, or Just the Most Expensive?

Summer 2001 - <http://dll.umaine.edu/ble/U.S.%20HCweb.pdf>

<http://www.stateline.org/live/ViewPage.action?siteNodeId=136&languageId=1&contentId=110866>

Universal health Care Actions Network (UHCAN) <http://www.uhcan.org/>

Focus on call to faith communities & moral imperative to fix US health care

Example materials

Making Health Care Work for All Americans by Ken Frisof -
<http://www.uhcan.org/files/issues/hcforall.html>

Printed manual. Seeking Justice in Health Care: A Guide for Advocates and A Guide for Advocates in Faith Communities are 80-page manuals that presents an overview of U.S. health care in lay language and place our nation's dialogue about health care reform in the context of justice.

Child Health Services/*trends
Health Care Surveys
Insurance, Health/*trends
Drug Industry/legislation & jurisprudence
Health Care Reform/*legislation & jurisprudence
*Defensive Medicine
 Medically Uninsured
 Insurance Coverage
Unnecessary Procedures
.