

Prepared for: The Colorado Blue Ribbon Commission for Health Care Reform

Technical Assessment of Health Care Reform Proposals (Proof Report)

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The Lewin Group was engaged by the Colorado Blue Ribbon Commission for Health Reform to assist in developing and analyzing alternative proposals to expand health insurance coverage and reform the Colorado health care system.

BETTER HEALTH CARE FOR COLORADO

Better Health Care for Colorado provides a path to universal health care through a public program expansion and access to private insurance coverage with low-income subsidies through a Health Insurance Exchange. Individuals eligible for public programs would receive benefits under those programs, and individuals who purchase private coverage would have access to a limited core set of benefits, with premiums copays.

467,200 - number remaining uninsured (10.2%) \$595 million - increase in health spending (up 1.98%)

SOLUTIONS FOR A HEALTHY COLORADO

Solutions for a Healthy Colorado provides coverage to all Colorado residents under a Core Limited Benefit Plan in the private sector and expands coverage under Medicaid and Child Health Plus (CHP+). People who are low income but who would not be eligible for the government programs would receive a premium subsidy.

138,400 - number remaining uninsured (3%) \$271 million - increase in health spending (up 0.9%)

A PLAN FOR COVERING COLORADO

A Plan for Covering Coloradans provides coverage to Coloradans through a public program expansion and a mandatory private pool for all residents not eligible for the public program. It provides a minimum benefits package in a private pool and premium assistance based on income for those who cannot afford insurance. All plans would provide a comprehensive minimum benefits package, and differ mainly on cost-sharing amounts.

108,600 - number remaining uninsured (2.4%) \$1.3 billion - increase in health spending (up 4.3%)

COLORADO HEALTH SERVICES SINGLE PAYER PROGRAM

The Colorado Health Services (CHS) Program is a single payer plan that would provide coverage to all residents of the state, including state and local workers, and residents currently covered under Medicare, Tricare, Veteran's Health, Indian Health Services and Federal Health Benefits programs. The program would provide all people with comprehensive health care benefits that cover the same list of services now covered by the Colorado Medicaid benefits package. Consumers would have their choice of providers and hospitals within the state.

0 - number remaining uninsured (0%) \$1.4 billion - decline in health spending (down 4.63%)