

Consumer Voices for Coverage

Strengthening State Advocacy Networks to Expand Health Coverage

News & Notes *June 2, 2008*

Health Reform Expansion Efforts Continue

New Jersey

Senate Bill S1557 opens up public insurance to more low-income parents by increasing the income eligibility limit for New Jersey FamilyCare from 133% Federal Poverty Level (FPL) to 200%. In addition, it increases enrollment rates among families who are already eligible for New Jersey FamilyCare and Medicaid.

The bill mandates that all children obtain health care coverage; however, there is no enforcement mechanism. It also allows insurers in the individual market to vary premiums based on age, moving away from a system of pure community ratings to a system of modified community rating by introducing a 3.5 to 1 rate-band based on age.

Advocates Recommendations

If children's coverage is mandated, an overall family cap on healthcare costs should be established. Advocates oppose moving to rate bands. Instead they support merging the small business and individual markets. www.njcitizenaction.org/hc.html

Pennsylvania

Senate Bill 1137 and House Bill 2005 are the two important reform policies moving in Pennsylvania. SB 1137 establishes Pennsylvania Access to Basic Care (PA ABC), a low-cost health insurance plan for people under 200 % FPL that will cover basic medical services including doctor visits, diagnostic procedures, prescription drugs, behavioral health care, hospitalizations and chronic disease management. Those between 200-300% FPL can purchase the coverage at full cost. It also allows small businesses (2-50 employees) whose average

Calendar Items

Online Workspace Overview and Training

- Friday, June 6th from 3:00 – 4:00 (EST) **OR**
- Monday, June 9th from 3:00 – 4:00 (EST)

Small Business and Health Care Reform: Making it Work

- June 11 2:00 – 3:30 (EST)

E-Advocacy Tools: What they are and how can we use them

- June, date and time TBD

Communications Webinar: Messaging and Earned Media Training

- July, date and time TBD

CVC 1st Annual Meeting

- September 10 -12th Philadelphia, PA

wage is below 300% FPL to purchase PA ABC as group coverage for their employees. Employers and employees will contribute to the premiums.

House Bill 2005 prohibits the practice of medical underwriting; it requires modified community rating for all small group plans and individual policies. It also requires health insurance companies to pay at least 85 percent of premium dollars on health care and gives more authority to the PA Insurance Commission to regulate health insurance rates.

The Pennsylvania Health Access Network (PHAN) supports both of these initiatives as ways to increase health access to consumers. PHAN is working hard to organize supporters across Pennsylvania, including building local health access coalitions. They expect to have much activity in June around these two initiatives. Check out their website at www.pahealthaccess.org for the latest information.

Talking Together: Password Protected Website

The CVC Extranet is a new resource for CVC grantees to share ideas and documents, ask questions of each other, give feedback, and have a shared calendar. It will be a dynamic site where new topics will be added regularly, expanding and adjusting to the needs of the community. It will also be password-protected; only members of CVC groups and Community Catalyst staff will have access.

Free On-line Workspace Option Available

Thanks to RWJF and Forum One, each CVC state group has the opportunity to have a web workspace. Some CVC grantees have been looking for a tool to enable members to collaborate on documents and share a calendar even if they work in different locations.

ProjectSpaces is a workspace designed for simplicity and ease-of-use. It offers a simple, collaborative space where members of your coalition can edit, comment and also retain all the versions of shared documents. It is great for teams to use to collaborate on specific projects.

To learn more you can attend either Training Webinar:

*Friday, June 6 3-4PM (EST) or
Monday, June 9 from 3-4PM (EST).*

CVC Annual Meeting

We are inviting all CVC grantees to bring a maximum of four people to the annual meeting. We especially encourage you to include members of your leadership team. We see this meeting as a wonderful opportunity to learn from each other on a wide variety of topics.

In an upcoming e-mail, you will have the opportunity to tell us which capacity-building and issue areas you would like to focus on during the meeting. We look forward to hearing your ideas!

Maine Consumers for Affordable Health Care (CAHC)



Meet Hilary Schneider
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Hilary directs and manages CAHC's program and policy operations and conducts policy research and analyses. In that capacity, she has served on several commissions and co-authored three reports: Off the Charts: Unsustainable Hospital Cost Growth in Maine; When, Where and How Much: Improving Maine's Certificate of Need Program; and Briefing Book to the Guiding Principles for Health Reform.

Hilary is passionate about "empowering people so that they believe in change and being part of that change." She adds, "Unfortunately, I have recently had a lot of interactions with the health care system as my young son was diagnosed with childhood asthma during the past six months. I have had some good and some horrible experiences and have become acutely aware of how difficult it is to advocate in this complex health care system - even as a professional advocate. It has been empowering to share my personal stories. The debate is not about the details, numbers, facts, etc -- it is about people and their lives."

In her spare time, Hilary enjoys spending time with her 1-1/2 year old son, husband, and dog. She also enjoys hiking, cooking, reading, and anything outdoors.