

Push & Pull on Provis

PROVIDERS
SEVEN SPRINGS
October 12, 2000

- I. WOULD LIKE TO TALK ABOUT TWO ITEMS RELATED TO PUBLIC POLICY IF I HAVE TIME AND I MAY NOT
 - A. RECENT HEARINGS INS. COMM. ON INSURANCE MANDATES
 - B. EFFECTIVE STRATEGIES IN EFFECTUATING CHANGE IN STATE LAW SUCH AS MANDATES

- II. INSURANCE COMM HEARINGS ON MANDATES PASSED JULY
 - A. MANDATES ARE OF COURSE THOSE ITEMS THAT WE THE LEGILSTATURE SAYS MUST BE COVERED BY HEALTH INS.
 - 1. THERE HAVE BEEN 31 MANDATES SINCE 1939 — *IN PA*
 - 2. EVERYTHING THAT ALLOWED DOCS AND OTHE HEALTH CARE PROVIDERS TO BE COVERED TO RECEN
 - a. 68 MH/MR — *such as it was*
 - b. 78 PSYCHOLOGICAL COVERAGE *services*
 - c. 82 PHYSICAL THERAPISTS
 - d. 82 ALCOHOL ABUSE → *DRUG*
 - e. 89 MAMMOGRAPY TESTS AND CHEMOTHERAPY
 - f. 94 ANNUAL ~~G~~YNECOLOGICAL EXAMS AND PAP SMEARS
 - g. 96 MATERNITY MINIMUM LENGTH OF STAYS

EARLY ON ←

- h. 97 MASTECTOMY/BREAST RECONSTRUCTION
- i. 98 MENTAL HEALTH FOR GROUPS OF 50 OR MORE AND DIABETIC SUPPLIES AND EDUCATION

3. THREE CATEGORIES -

- a. SERVICES
- b. GROUPS OF PEOPLE
- c. TYPES OF PROVIDERS

B. MANY TESTIFYERS FROM ^{INS.} INDUSTRY TALKED ABOUT HOW EXPENSIVE THEY ARE AND REALLY CAUSES INSURANCE PREMIUMS TO RISE AND CREATE MORE UNINSURED

C. MOST SAID NOT OPPOSED TO SERVICE BECAUSE THEY ASSUME IT'S A GOOD ONE - BUT HAVE CONSIDERED ^{WHICH} NOT INCREMENTAL

^{JUST} D. BUT DOESN'T MEAN WE SHOULD PROVIDE IT BUY - THE GOVERNMENT SHOULDN'T BE TELLING EMPLOYERS WHAT THEY SHOULD BE PROVIDING AS A BENEFIT

E. ANY SAVINGS ^{THAT} ACCURED IS IN THE LONG RUN AND THE IMMEDIATE IMPACT IS INCREASES WHICH FORCE EMPLOYERS INTO SELF-INSURED MARKET OR UNINSURE NUMBERED.

^{BESIDES} F. SELF-INSURED ARE EXEMPT FROM MANDATES (ERISA ACT AND COURT INTERPRETATIONS) 50% OF ALL INSURED ARE UNDER SELF INSURED PLANS

G. IT LEADS TO DISADVANTAGE FOR OUR SMALL EMPLOYER BECAUSE OF INCREASED COSTS - CAN'T COMPETE

^{WORK FOR AND ~~W~~ SHOCK OF WARM BODIES} H. EMPLOYEES PAY FOR MANDATES IN THE FORM OF REDUCED WAGES AND FEWER BENEFITS



I. SITED STUDY COST OF 12 MOST COMMON, MENTAL HEALTH, INFERTILITY, PODIATRY, MAMMOGRAMS, DRUG AND ALCOHOL ABUSE, MATERNITY MINIMUM STAY AND CHIROPRACTIC "CAN" INCREASE COSTS BETWEEN \$525 TO \$1050.

III. ARE THEY WRONG? AND IF YOU ACCEPT ALL OF THAT DOES IT MATTER ANYWAY? SHOULDN'T WE BE DOING IT ANYWAY

A. AS ADVOCATES AND PROVIDERS YOU HAVE COMMITMENT TO THOSE YOU SERVE

B. AS LEGISLATORS WE HAVE THE SAME COMMITMENT BUT WE SERVE A GREATER MARKET

1. CONSUMERS

2. PROVIDERS

3. EMPLOYERS

4. INSURANCE COMPANIES

C. IS THERE A RIGHT OR WRONG ANSWER?

1. ONE COULD MAKE THE CASE FOR THE CONSUMER

(a) CERTAINLY HAS DRIVEN THE MANDATE PROCESS

(b) NEEDED AND WORTHY

2. PROVIDERS AND EMPLOYERS AS WELL

3. BECOMES A LITTLE MORE PROBLEMATIC FOR INSURANCE COMPANIES

IV. MAYBE WE SHOULD START THINKING OUTSIDE THE BOX

A. MAYBE HEALTH INSURANCE SHOULD NO LONGER BE THE RESPONSIBILITY OF THE EMPLOYER

Ted
WALSTEAD

- 1. SHOULD ONE'S LIFE SUSTAINING TREATMENT DEPEND ON ONE'S JOB?
- 2. SHOULD SOMETHING AS ELEMENTAL AND NECESSAR BE LEFT TO THE VAGARIES OF THE MARKET PLACE?

B. PERHAPS WE SHOULD LOOK FOR A NEW MODEL

- 1. NOT CANADIAN SINGLE PAYER?
- 2. NOT GOVERNMENT RUN NECESSARILY?
- 3. BUT PERHAPS A PUBLIC/PRIVATE ENTITY THAT WOULD BE RESPONSIBLE
- 4. OF COURSE IT WOULD HAVE TO BE AT THE FEDERA LEVEL

V. ONLY OFFER THIS ANALYSIS AS FOOD FOR THOUGHT

- A. WE'RE STILL GOING TO HAVE TO DEAL IN THE PARADIG THAT EXIST TODAY
- B. AND WERE STILL GOING TO HAVE TO FIGHT FOR TH MANDATES THAT MAKE SENSE FOR OUR PEOPLE
- C. BUT WE'RE GOING TO HAVE TO DEAL WITH INS/ BU COMMUNITY CHARGE ABOUT COST AND IT'S EFFECT

VI. WHICH LEADS ME TO THE NEXT TOPIC OF HOW TO BE EFFECTIVE

- A. THERE ARE VARIOUS METHODS OF LOBBYING WHIC YOU'RE ALL FAMILIAR WITH
 - 1. DIRECT CONTACT
 - 2. LETTER WRITING
 - 3. PHONE BANKING
- B. SUGGEST AN OVERVIEW THAT I THINK GOES TO TH HEART OF THE ISSUE

1. MUST ALWAYS WORK FROM ASSUMPTION THAT THE ELECTED OFFICIAL IS HONORABLE AND HONEST IN YOUR DEALINGS
2. MUST ACCEPT THERE ARE SOME ISSUES THAT THE CANNOT BE SWAYED BASED ON PHILOSOPHICAL GROUNDS
 - a. MUST DETERMINE THAT
 - b. IF SO YOU'RE WASTING YOUR TIME
3. BUT IF BASED ON PHILOSOPHICAL GROUNDS WITH AN OVERVIEW OF POLITICAL CONSIDERATIONS THEN CHARGE AHEAD
 - a. MEANS THAT THE LINES OF SUPPORT MAY BE BLURRED
 - b. OPEN TO ARGUMENT OF MERITS
4. MORE IMPORTANTLY CONSIDERATION OF LEVEL OF COMFORT
 - a. EVERY ELECTED OFFICIAL WANTS TO KNOW THAT HE OR SHE'S NOT ALONE
 - c. THAT WHATEVER POSITION THEY TAKE IS NOT RADICAL ~~ON~~ NOT IN THE MAINSTREAM
 - d. CONSEQUENTLY YOUR JOB SHOULD BE TO RAISE THE LEVEL OF COMFORT FOR THAT POSITION
 - e. ANYONE WHO OPPOSES THE MANDATES FOR EXAMPLE DOES IT ON THE BASIS OF EMPLOYER COSTS OR INSURANCE INDUSTRY ARGUMENT "AND" KNOWING OF THE POLITICAL SUPPORT THOSE GROUPS DEMONSTRATE

f. YOU CAN RIVAL THOSE POSITIONS BY SHOWING THE LEGISLATOR *your STRENGTH -*

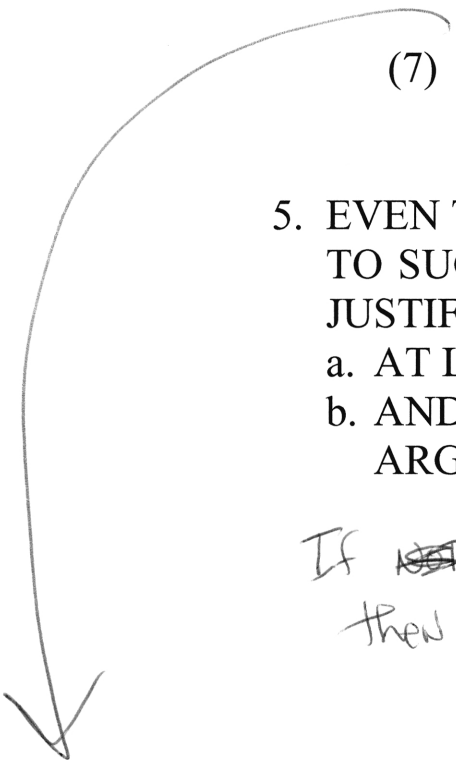
ORGANIZE GRASS ROOTS

- (1) NOT WITH MONEY EITHER
- (2) STRONG ARGUMENTS ON THE MERITS WITH ANECDOTAL AND SCIENTIFIC DATA AND
- (3) WITH NUMBERS, VOTERS, ~~NOT~~ PEOPLE ~~BUT~~ SUPPORTERS WHO ARE REGISTERED
- (4) THE MORE YOU CAN RAISE THAT COMFORT LEVEL TO REINFORCE THAT POSITION AS THE RIGHT POSITION FOR THAT LEGISLATOR
- (5) AND THAT HE'S NOT ALONE THE
- (6) FILL A ROOM WITH 2 OR 3 HUNDRED PEOPLE AND INVITE THEM
- (7) YOU'D BE SURPRISED AT THE RESPONSE YOU'LL GET

5. EVEN THOUGH MANY OF MY COLLEAGUES WOULD LIKE TO SUGGEST THAT MERITS NOT RE-ELECTION POLITICAL JUSTIFIES THEIR POSITION

- a. AT LEAST PART IS
- b. AND ARE SUSEPTABLE TO THOSE KINDS OF ARGUMENTS

If ~~is~~ a position for consideration - then you can be effective.



*Volunteers - door knock
Phone Banks*