



Advocating for the Building Blocks Toward Affordable, High Quality Health Care for All

Ohio Consumers for Health Coverage is a coalition uniting the consumer voice with the goal of achieving *affordable, high quality* health care for *all*. OCHC has adopted principles for health care reform which guide our work: Health care coverage should be available to all, should be continuous, and should be affordable to individuals and families. Achieving health care coverage should be affordable and sustainable for society. Health insurance should enhance health and well-being by promoting access to high-quality care that is effective, efficient, safe, timely, patient-centered, and equitable.

OCHC recognizes that advocating for building blocks in the short term will help us achieve our long term goal of affordable, high quality health care for all. Consistent with its principles for health care reform, OCHC will use the following approaches to educate consumers and advocate for their needs.

Insurance Market Reforms

- ▶ Require insurers to offer coverage to everyone regardless of age or pre-existing conditions
- ▶ Ensure access to affordable, comprehensive coverage, regardless of prior health history, by narrowing the wide variation in how much people are charged for insurance
- ▶ Require insurers to spend at least 85% of premium dollars on health care, rather than on administration and profits
- ▶ Extend the age of dependent coverage on group policies to age 29

Public Coverage or Subsidies to Make Coverage Affordable

- ▶ Provide subsidies to help low-wage workers afford employer-sponsored coverage
- ▶ Streamline enrollment process and enroll all eligible children and families in Medicaid
- ▶ Expand Medicaid to cover low-income parents up to 200% of the federal poverty level
- ▶ Create a Medicaid-like health plan for adults with incomes below poverty level
- ▶ Raise allowable income level for Aged, Blind and Disabled Medicaid recipients to 100% of the federal poverty level.
- ▶ Create a Connector that offers standard benefit packages at affordable costs for people without access to employer coverage and provide subsidies on a sliding fee scale for people below 300% poverty

Shared Responsibility for Health Care Spending

- ▶ Redirect existing state spending on health care to maximize effectiveness and to draw down new federal funds
- ▶ Recognize that hospitals, insurers, providers, employers, and consumers—according to their ability to pay—all need to contribute to the cost of coverage

Transparency and Accountability in Health Care Spending

- ▶ Require insurers and hospitals to report their revenues and spending on health care, administration, benefits to the community, and profits

Increasing Quality and Cost Effectiveness of Care to Improve Outcomes

- ▶ Recommend steps to ensure that Ohio has adequate numbers of providers in the future
- ▶ Increase funding to community health centers to expand access to coordinated medical homes for primary care and prevention
- ▶ Provide funding to develop local integrated delivery networks.