

Access and Affordability Committee  
WHCC  
Meeting Summary  
August 14, Casper, WY

Participants: Rex Arney, Barb Rea, Ken Vines, John McBride, Lynn Birleffi, Rick Schum, Linda O'Grady, Darryl Bindschadler, Lori Jasperson (WINhealth), Jan Drury (American Heart Association), Tom Gallagher, (WY Dept of Employment, Research and Planning), Susan Menghini (WLRA), Lloyd Wilder (Insurance Commission), Ingrid Martinez (WY Primary Care Association) Bob Brechtel (Natrona County Representative), Pete Jorgensen (Teton County Representative) and Susie Mullen (A&A committee support).

The meeting opened with reporting back from committee members on several subjects. Rick Schum reported the research on the small employer insurance law had led to three conclusions of interest to the committee:

- The reinsurance mechanism needs to be revised and could maybe reduce some of the slippage but is not the whole answer.
- Regulations regarding group to non-group transition needs to be revisited and reworked to accommodate current conditions.
- Regulations regarding association fully insured health plans needs to be revised.

Revisiting and revising each of these components could positively influence decreasing the number of uninsured.

Other information shared that was of interest to the committee included the following:

- When considering the fully insured vs self insured in WY, 40% of the market is self insured, while 60% is fully insured. (examples of self insured include mining companies, Union Pacific railroad, school districts).
- The self insured are not assessed.
- Small group reform might be the beginning point for considering a revised reinsurance mechanism or plan. Currently the small group reinsurance pool has 31 participants.
- Self insured entities are not assessed.
- The Wyoming Health Insurance Pool (WHIP) Board is considering talking to the legislature about the way the pool is currently funded (basically funded by the premiums of the 700 folks who are in the pool and insurance companies are assessed for the difference).

- An estimate of 12 to 13 million is dispersed every year from the pool; it is believed that approximately 8 million of this is paid for by the premiums of the 700 folks in the pool.
- There is an annual audit of the assessments.
- If subsidizing individuals, employers and/or employees, will the question of constitutionality be raised? Is there an Attorney General's opinion on the constitutionality question?

As the committee continues their investigation of possible revenue streams to support any reform package, additional information regarding the insurance premium taxes and tobacco monies was shared with committee members:

- It was reported that in the calendar year 2005 over 15 million dollars in premium taxes were collected from insurers which went to the general fund; these dollars could maybe be deflected back into the Wyoming Insurance Pool, or utilized in another way as revenue for subsidizing.
- An appointment with Carolyn Teeter in the Attorney General's office will be scheduled to further understand the disbursement of tobacco dollars, and any future changes to those funds that might be a part of a revenue stream for funding reform.

It was suggested that a visual support for better understanding the flow of tobacco monies be developed.

It was reported the Commission is expecting word on whether we will be invited to participate in the Reinsurance Institute. A concept paper was submitted as an application. It was also reported the meeting/call with Alice Burton of Academy Health was very helpful in acquiring a focus on the components in other state reform programs that might be applicable to Wyoming.

The committee then directed their efforts towards reviewing the written technical assistance report prepared by Julia Robinson. (Dr. Robinson had previously reported to the Commission regarding insuring the uninsured). It was generally agreed that Dr. Robinson's report is a tool to help the committee arrive at a consensus in what elements should be included in any recommended model(s).

It was agreed that support staff would contact committee members to further clarify their support, or non-support of particular thoughts/opinions contained in Julia Robinson's report, the intent being to further define the committee's points of agreement and consensus.

It was also agreed that a visual be developed to display the demographics having no access, or limited access to health insurance for purposes of showing the glaring gaps; this is also a tool that could be utilized to bring legislators up to speed on the work of the

committee/commission. The State Planning Grant information will be a resource in this endeavor.

There was discussion regarding the age demographic of 19-26 and their difficulty in accessing health insurance, and this demographic might be a target demographic for consideration in a model.

Closing discussion for the meeting related to being able to produce outcomes and having an effective measurement tool would be important components to any model(s) recommendations. It was also suggested that guidelines such as comprehensive, incremental and measurable be a part of our recommended model(s).

The upcoming committee meeting (September 11, 2006 in Casper) will provide the opportunity to review the points of agreement and consensus as the committee continues to work towards recommendations.

The meeting was adjourned at 5:00 p.m.