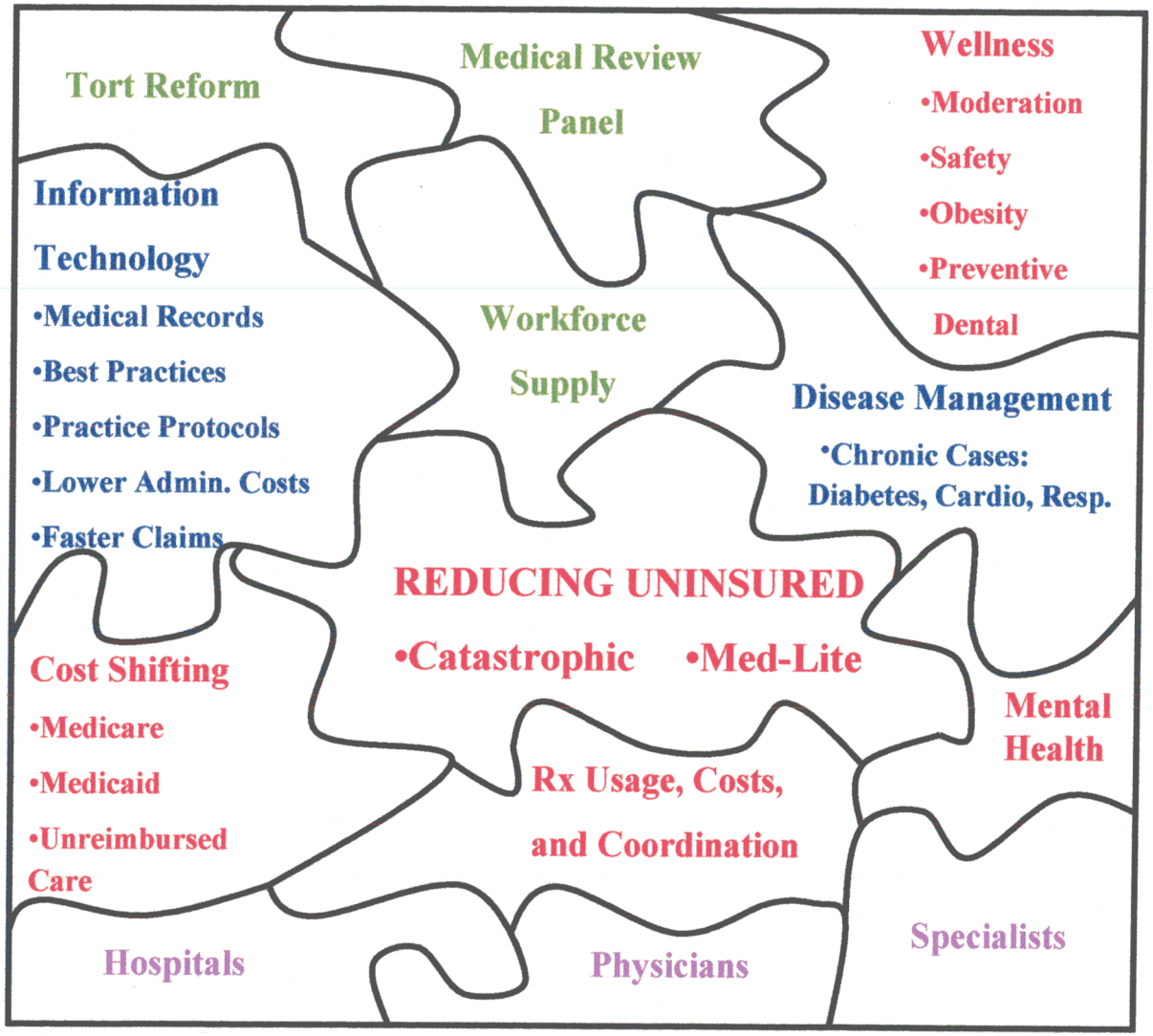
WYO-CARE

- Healthcare Puzzle
- Current Employer Sponsored Insurance Mechanism
- Wyo Care Accounts
- Wyo Care Benefits

Affordability and Cost Shifting Remedies Committee
Wyoming Healthcare Commission

George Bryce
Dixie Roberts
Ken Vines

WYO-CARE: Our Healthcare Puzzle



ACCESSIBILITY
ACCESSIBILITY
ACCESSIBILITY
ACCESSIBILITY

RESPONSIBILITY
RESPONSIBILITY
RESPONSIBILITY
RESPONSIBILITY

AFFORDABILITY AFFORDABILITY
AFFORDABILITY AFFORDABILITY

Wyoming Healthcare Commission – Current Employer Sponsored Insurance Mechanism

	Large ERISA Group Plan (Partially) Self-Funded	Large Insured Groups	Small Group Market	Individual Policies	WYO Health Insurance Pool (WHIP)
#	16,000 → 50(25)	250 → 50	50 → 25 → 10 → 2	1	Uninsurables
	97% Large Employers Provide Coverage		42% Provide Coverage	•Underwritten	.....
	•COBRA portability		•Very few carriers	•Few carriers	•Expensive
	•No pre-existing if continuous coverage		•No PE once in	•Portability	•Losses covered by carriers, credit to premium tax; then assessment
	•Generally experience rated		•Reform mandated coverage	•No PE once in	
	•No premium tax on self-insured		•Mandated coverage costs $	•Uninsurable to pool	
			•RATE BANDS	•Guaranteed Renewable	

STATE PLANNING GRANT FINDINGS:

- 14.1% UNINSURED
- 94.7% of fulltime employees are covered
- PARTTIME people are NOT covered (73%)
- YOUNG people go without coverage
- Cost of coverage is largest barrier
- 22% are short-term uninsured (<6 months)

EXISTING MARKET CONDITIONS: ***IT'S THE COST, STUPID!***

- Lack of carriers limits choice in small group & individual markets
- Some companies export care to adjacent states
- "Reasonable and Customary" charges seem arbitrary
- Small group reform provided access to coverage
- Cost of care (ergo-coverage) must be addressed
- Most efficient insurance mechanism should be explored
- Choice and affordability are necessary
- Responsibility of individuals must be part of system

Figure 1 (2-6-04)

Wyo Care Accounts

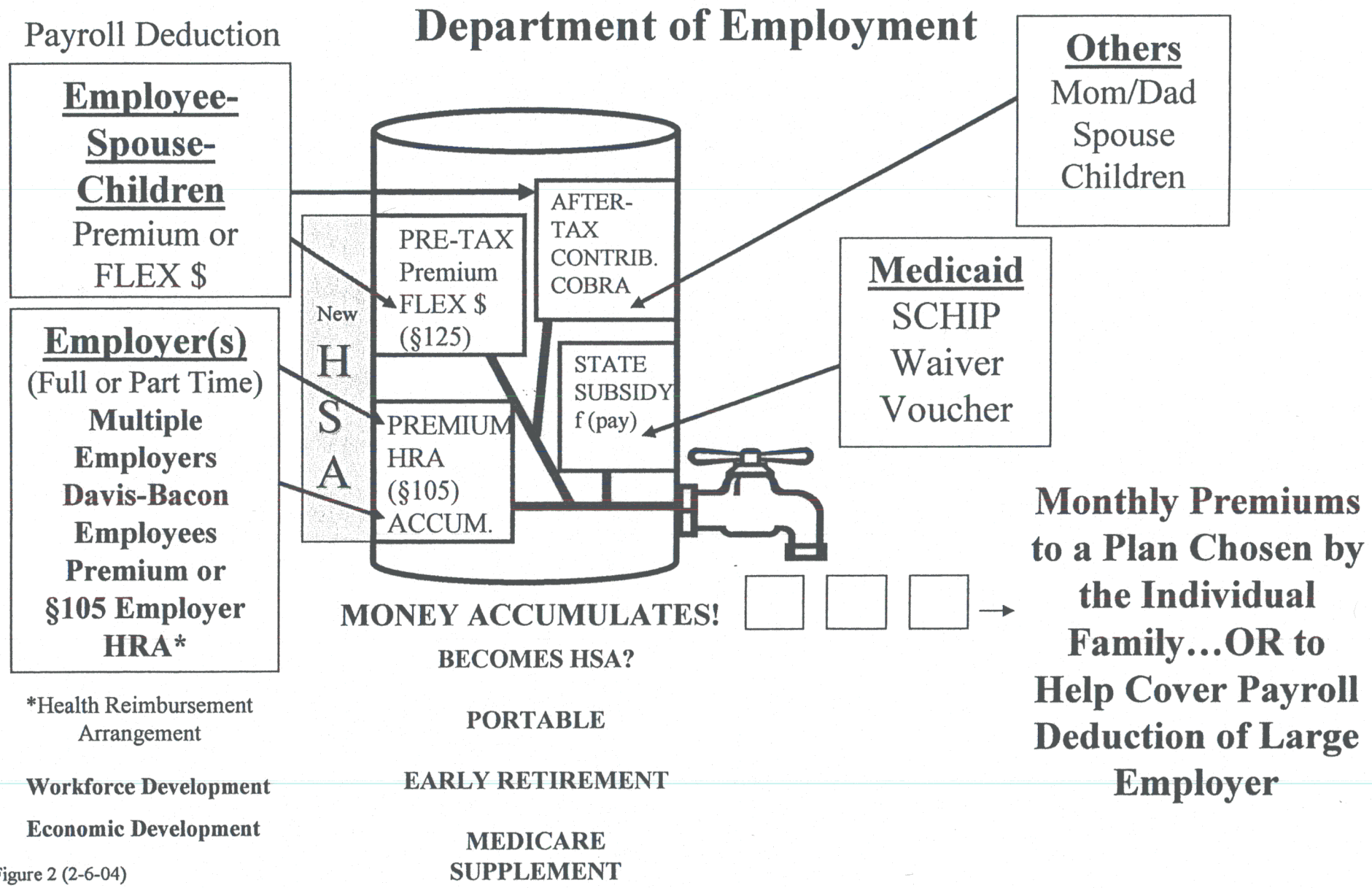


Figure 2 (2-6-04)

WYO-CARE BENEFITS –

Choice and Responsibility

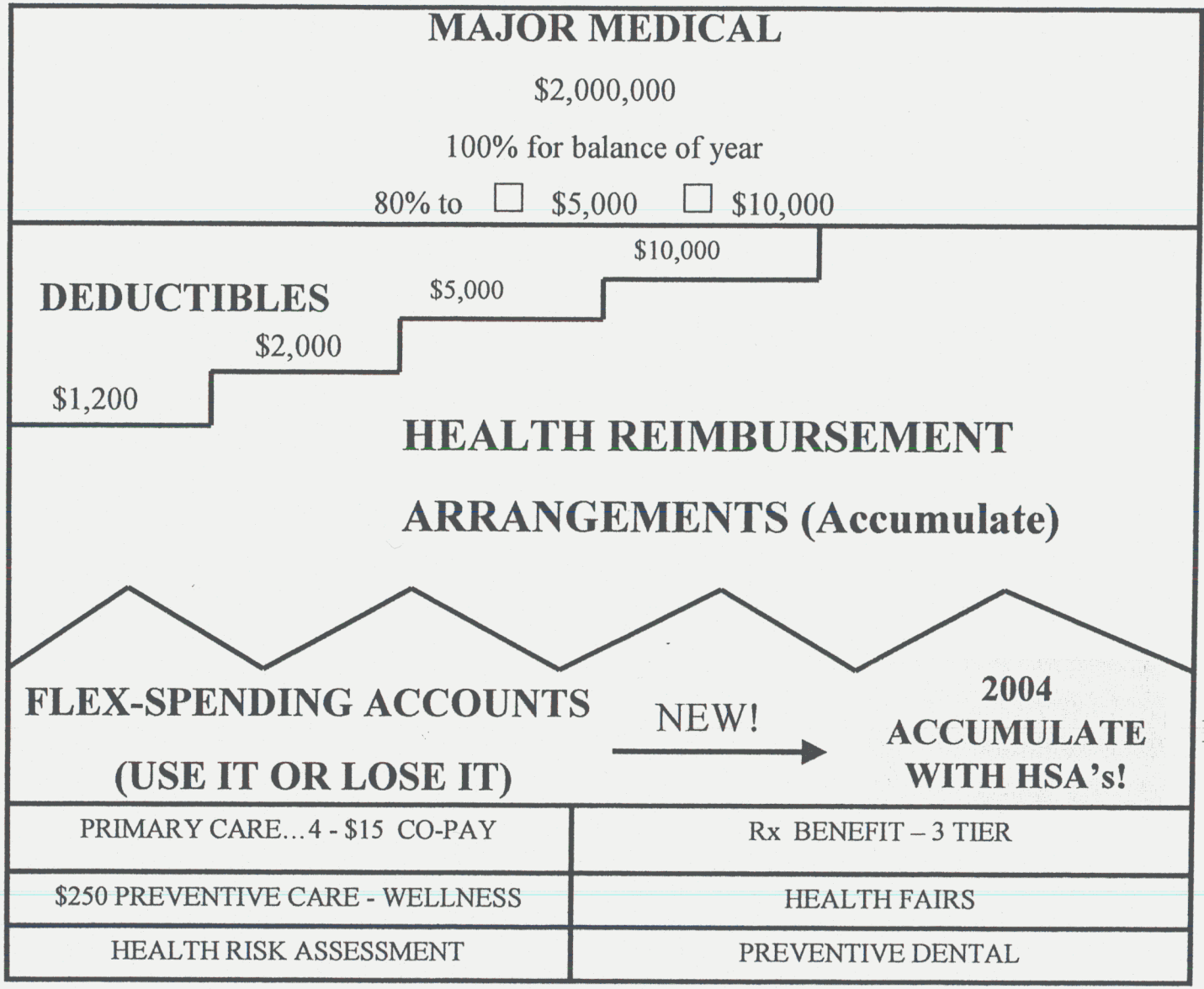
- Multiple Carriers…Large Self-Funded Groups
- Individual Chooses Plan
- Enhanced Awareness of Costs of Medial Care
- Age-Based Premiums (3-Tier)

Real Insurance

Disease Management

Consumer Responsibility

GOOD Health Practices are Rewarded



Reinsurance Mechanism

- Combined with WHIP? (uninsurables)
- Funded by Many
- Restructure Premium Tax?

Quality Care Management

- Standardized UCR (usual, customary, reasonable charges)
- Medicaid—PLUS Reimb. Level

Below X% of FPL sliding Medicaid subsidy

Figure 3 (2-6-04)