

“Developing Realistic Strategies and Viable Options to Provide Comprehensive and Affordable Health Insurance Coverage for All Michigan Citizens”

Options for Expanding Health Insurance Coverage to Michigan’s Uninsured

I. Pooling/Insurance Reforms:

- a. Unsubsidized Health Insurance Purchasing Cooperatives for Small Employers (11)
- b. Purchasing Cooperatives Offering Subsidized Health Insurance for Low-Wage Small Firms (12)
- c. Subsidized and Unsubsidized Buy-in to State Employees’ or other Plan (4)
- d. Reinsurance Pools
- e. Insurance Reforms, such as Rate Compression and Community Rating to Place Limits on Extent to which Premiums May Vary Based on Health Status, Age, Etc.

II. Medicaid/SCHIP Expansion:

- a. Extending Medicaid Coverage to Parents for Families with Incomes Beyond the Current Percent of Poverty – Without An 1115 Waiver Modification (5)
- b. Extend Medicaid to the Medically Needy Populations by:
 - i. Allowing Buy-In to Spend-Down Program
 - ii. Disregarding Additional Income so that Recipients are Not Required to Spend-Down Below 100% of FPL
- c. Create a State-Funded Medicaid Buy-In Program to Cover Childless Adults using Existing Medicaid Infrastructure.

III. Limited Insurance/Coverage:

- a. Three-Share or Subsidized Employer-Based Coverage Programs (8)
- b. Limited Benefit Coverage Programs (9)
- c. Limited Primary Care (14) and Catastrophic Coverage (13) Insurance, including Basic OR, Dental and Mental Health Services

IV. Specific Subpopulations:

- a. Coverage for People in Transition (16)
- b. Extending Coverage for Young Adults (ages 19-24) (17)
 - i. By Expanding the Definition of Dependent and Mandate Insurance Coverage of Children to Age 23 or Beyond
 - ii. By Extending Medicaid and/or SCHIP to a Higher Age (such as age 23)

V. Universal Coverage:

- a. The “Single-Payer” or Social Insurance Approach (19)
- b. The Multi-Payer Single State Pool Approach (20)

VI. Strategies to Maximize Coverage:

- a. Outreach to Eligibles not Enrolled in Public Programs (21)

Financing Mechanisms for Coverage Expansion Models

1. Vouchers to Low-Income Households (1)
2. Tax Credits for Individuals to Compensate Them for Purchasing Coverage (2)
3. Tax Credits for Employers to Encourage Them to Offer Coverage (3)
4. Health Savings Accounts/Medical Savings Accounts (22)
5. Enhanced Rate to State-Subsidized, Low-Wage Employers to Encourage them to Offer Health Insurance to their Employees (direct care workers in long-term care, childcare workers, etc.) (23)