

# States Try to Expand Health Insurance Coverage

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NASHVILLE, TENN. — States have shown renewed interest in building on employer-sponsored insurance to expand access, Sharon Silow-Carroll, senior vice president of the Economic and Social Research Institute in Teaneck, N.J., said at the annual conference of the National Academy for State Health Policy.

Factors driving the trend include de-

clining employer-sponsored insurance and rising health care costs.

States have applied various approaches:

► **Limited benefit plans.** Some states are allowing the sale of lower-cost, limited benefit plans and other options such as health savings accounts coupled with high-deductible plans.

► **Premium assistance.** Other states are offering premium assistance through Medicaid, the State Children's Health Insurance Program, and other public programs.

► **Reinsurance.** There has also been a lot of interest in reinsurance through indirect subsidies to employers and workers. New York pays 90% of claims between \$5,000 and \$75,000 for eligible individuals.

► **State-negotiated health plans.** States also are using their purchasing power with or without additional subsidies to provide more affordable health insurance options.

► **Employer mandates.** State policy makers can try to increase employer-sponsored coverage by requiring employers to

cover workers or pay a fee to the state to arrange coverage. Strategies that build on employer-sponsored insurance offer a way to expand access without the state bearing the full cost. But employer participation in voluntary strategies has been fairly low so far. ■

## Medicare Drug Benefit Guide

The Medicare Rights Center has released a free guide for physicians who assist older and disabled patients in understanding the new Medicare drug benefit, to begin in January 2006. "Medicare Drug Coverage 101: Everything You Need to Know About the New Medicare Prescription Drug Benefit" contains 101 questions and answers. To obtain a copy, visit [www.medicarerights.org](http://www.medicarerights.org).

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