Guiding Principles for CT Health Reform

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IOM PRINCIPLES

- Health care coverage should be universal.
- Health care coverage should be continuous.
- Health care coverage should be affordable to individuals and families.
- The health insurance strategy 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.
UNIVERSAL COVERAGE

- Universal coverage funds care for all, freeing providers from uncompensated care.
- What is covered affects what care is sought and what care is provided.
- Universal coverage can assist with but does not guarantee universal access.
- Nor does it guarantee quality.
CONTINUOUS COVERAGE

• Supports but does not guarantee continuity of care

• Explicit attention to efficiency and high value care will help to maintain affordability and sustainability
Determinants of affordability include:

- Income
- Health status

In conjunction with:

- structure of coverage
  - Co-pays, deductibles, out-of-pocket limits, lifetime limits
- benefits
  - Mental health, oral health, prescription drugs, prevention, wellness promotion, etc.

Designing a perfect system is of little value to average residents if it is not affordable.
AFFORDABLE & SUSTAINABLE FOR SOCIETY

• Cost containment and efficiency are critical for sustainability.

• Provider and patient incentives are important.

• Continuity, coordination, prevention, and health promotion can contribute to overall affordability and sustainability.
ENHANCE HEALTH & WELL-BEING

• Applies to existing coverage as well as expansions.

• Financing should provide the incentives for
  – caregivers to provide efficient, high value care
  – residents to take responsibility for their health and use care wisely.

• The delivery system should fit within the available funding.

• Both providers and state residents need systematic support, including information, oversight, and feedback.

In summary:
  it has to be a system with both “head” and “heart”.