



## 2010 GUIDELINES ON HEALTH CARE

### Background

1. The Grand Junction Area Chamber of Commerce recognizes that the health care system in the United States is a unique combination of employer-based plans, individually purchased plans, and a government-sponsored system.
2. The rapidly rising cost of health care and health insurance represents a significant burden to Colorado businesses currently providing health coverage to employees, and a significant deterrent to businesses looking to provide health coverage to employees.
3. Health insurance premium increases are driven by a number of different factors, including but not limited to: financial incentives that encourage excessive utilization of health care, overuse of emergency room services, lack of preventative care, inadequate funding for government health care programs (i.e., Medicaid, Medicare, CHP+), increasing prescription drug prices, a high level of defensive medicine, the medical needs and demands of an aging population, costly new medical advances, inefficient government regulation, increases in administrative costs, and benefit design.
4. The private sector is incurring an increasingly disproportionate share of the costs of health care – in particular because of insufficient government reimbursement for health care services. This “cost shift” has a tremendous impact on the business community and the provision of health insurance.
5. Approximately 15.3 percent of Americans (45.7 million people) are uninsured, and approximately 1 million Coloradoans are uninsured. The increasing number of uninsured and underinsured persons is a complex and urgent problem on a state and local level. In Mesa County alone, over 24,000 individuals are either uninsured or underinsured.
6. The Grand Junction Area Chamber of Commerce recognizes the highly regulated nature of health care and the impacts that adverse regulation has on the cost of health care.
7. The Grand Junction Area Chamber of Commerce emphasizes the need to structure appropriate access to health care – especially preventive care – and to optimize the provision of high quality, cost effective health care services.

## **The Chamber Supports:**

1. Health care reform that promotes greater affordability, community collaboration, a higher level of stability and which is compliant with all other policy positions.
2. Efforts and initiatives that emphasize healthy lifestyles and encourage preventive medical care, health education awareness, early screening and detection, and disease management.
3. Partnerships with the local health care community to address local health care needs.
4. Programs and initiatives aimed at educating health care consumers with meaningful information on the quality and cost-effectiveness of health care procedures, providers and plans; and initiatives encouraging cost-effective and efficient utilization of the health care system.
5. Addressing the cost shift from the public sector to the private sector, with government providing adequate funding for governmental health insurance programs (i.e. Medicaid, Medicare, and CHP+).
6. Addressing the cost shift within the private sector, by requiring all individuals, who can afford it, to have health insurance.
7. Programs and initiatives intended to ensure appropriate access to health care and health coverage for greater numbers of individuals, especially children.
8. Legislation and/or a coordinated effort to address the shortage of healthcare providers, particularly on the Western Slope and in Mesa County. With this, the Chamber supports implementation of a clinical branch of the University of Colorado's Medical School in Mesa County.
9. Expanding and implementing measures aimed at maximizing effectiveness of the state's Medicaid program, including: aggressive disease and case management protocols, increased long-term care options, and pharmaceutical cost management.
10. A comprehensive approach to addressing the issue of the uninsured and underinsured, including collaborative efforts between the public and private sectors.
11. The employer's ability to select health benefits which best meet the needs of the business and its employees.
12. Reinstitution of the state's no-fault auto insurance with appropriate Personal Injury Protection limits.

13. Statewide or multi-state prescription drug purchasing pools and a preferred drug list for Medicaid.
14. More competition and fair competition in health insurance, including market expansion across state lines, so long as there is a level playing field for competitors, whether implementing state or federal standards.
15. Reevaluation of the appropriate role of the judicial process in the health care system and reform of the medical malpractice and medical liability system. Reform may include limiting non-economic damage awards in medical malpractice cases.
16. Initiatives and programs aimed at giving consumers more control and responsibility over the dollars spent on their care – i.e. tax-advantaged health savings accounts (HSAs), which are coupled with high deductibles and allow the balance of such accounts to carry over to future years.
17. Efforts that address administrative inefficiencies; including the simplification and standardization of claims forms and administrative procedures as well as the more widespread use of efficiency increasing technology.
18. Tax credits or incentives for individuals and small businesses to help offset the cost of health insurance.

**The Chamber Opposes:**

1. Shifting health care costs from the public to private sector. As such, the Chamber opposes the public healthcare option that would compete with the private health insurance market.
2. The establishment of a single-payer, government-run system.
3. “Any Willing Provider” legislation which would interfere with private contracts.
4. Any mandate applied to the private sector that would exempt the State of Colorado, the federal government or their employees.
5. Any mandate requiring employers to offer insurance or pay an assessment.

6. Legislative interventions on health care issues that would be more appropriately addressed within the health care system (e.g., mandates staffing ratios or minimum lengths of stay).
7. Eliminating geographic rating areas for the purpose of setting health insurance rates.