

INSTITUTE FOR HEALTH POLICY SOLUTIONS

EXPERT FORUM ON COVERAGE OF ALL KIDS

January 26, 2004
Madison Hotel, 15th and M Streets NW, Washington, DC
Mount Vernon Room

AGENDA

9:00 a.m.	Continental Breakfast
9:30 a.m.	A. Welcome Participant Introductions
	B. Overview and Background, Working Assumptions for the Day There are broad options for coverage of all kids: <ol style="list-style-type: none">1. Continued voluntary expansions—subsidized coverage only for the uninsured, with large subsidies further up income scale, OR2. Requiring parental responsibility for obtaining coverage, with subsidies based on financial need, not former insurance status <ul style="list-style-type: none">• Comments on the desirability and acceptability of requiring parental responsibility for enrolling their children in coverage: <u>Discussants:</u> Stuart Butler, Gene Lewit. <u>Respondent:</u> Larry Green, M.D. Brief discussion of working assumptions for the day, modifications (if any).
10:00 a.m.	C. Some Relevant Findings and Policy Experience Net coverage expansion and substitution effects under (voluntary) Medicaid and S-CHIP expansions <u>Presenter:</u> Peter Cunningham. <u>Designated Respondent:</u> Stuart Hagen <ul style="list-style-type: none">• Comments on State experiences with expansions <u>Designated Respondents:</u> Debbie Bradley, Tricia Leddy, Melanie Nathanson, Sandra Shewry• California county experience with additional populations <u>Designated Respondents:</u> Liane Wong, Margaret Taylor• Massachusetts' mandatory participation for college students <u>Designated Respondent:</u> Steve Caulfield
10:45 a.m.	Break

This Expert Forum is made possible by grant support from the David and Lucile Packard Foundation, which IHPS gratefully acknowledges.

OPTIONS FOR THE COVERAGE OF ALL KIDS—January 26, 2004

Agenda—page 2

11:00 a.m.	D. Estimated Budgetary, Coverage Effects of Illustrative Voluntary Vs. Mandatory Coverage Expansions <u>Presenter:</u> John Sheils Expert Discussion of key behavioral assumptions for voluntary and mandatory estimates <ul style="list-style-type: none">• What are they? How much difference do they make? <u>Designated Respondents:</u> Linda Blumberg, David Auerbach
11:45 a.m.	E. Discussion of Broad Options Participants' views on practical implications of voluntary vs. “parental responsibility” approaches. <u>Lead-Off Discussant:</u> David Carlyle, M.D.
12:15 p.m.	Lunch
	NOTE: From this point on, the agenda assumes policy makers have decided on a “parental responsibility” approach and considers issues that would have to be addressed to effect such an approach.
1:00 p.m.	F. Enforcing Parental Responsibility <ul style="list-style-type: none">• Special issues related to immigration status of children and parents: data and experience (e.g., California counties) <u>Overview:</u> Liane Wong• How might federal, state or local policies for parents to assure their children are covered be effected? What approaches are or are not workable, effective and/or acceptable? <u>Comments:</u>

OPTIONS FOR THE COVERAGE OF ALL KIDS—January 26, 2004

Agenda—page 3

1:45 p.m. **G. Income Eligibility, Subsidy and Contribution Levels**

- What factors should be taken into account in determining what family contribution amounts would be fair and affordable? At what income level no (new) subsidy for children's coverage would be needed or appropriate.

Comments?: Debbie Bradley

- How do cost-of-living differences, e.g., in housing costs, affect affordability in different areas? Should these differences be taken into account in setting subsidy/family contribution levels under core federal policy? Under State/local supplementation policy? If so, how?

Initial Comments: Margaret Taylor

- How should the availability of employer contributions be treated in determining income eligibility or subsidy levels?

Why this is an issue: (Moderator)

Comments: What can research tell us? Joe Piacentini

Comments: Gary Claxton

2:30 p.m. **Break**

OPTIONS FOR THE COVERAGE OF ALL KIDS—January 26, 2004

Agenda—page 4

2:45 p.m.	<p>H. Benefit package and coverage source issues <u>[You</u> may be called on . . . !]</p> <ul style="list-style-type: none">• For children above S-CHIP income levels, is it sensible to establish different benchmarks regarding cost-sharing and service coverage for private insurance that would meet parental responsibility requirements? <u>Comments: What can research tell us?</u> Gene Lewit• What are the trade-offs/relative advantages of utilizing employment-based family coverage for parents and children together vs. providing more generous benefits through children-only coverage sources?• What has been the experience with accommodating different benefit standards (under S-CHIP) for low-income children through employment-based family coverage? <u>Initial Comments:</u> Ed Neuschler• Assuming market-wide benefit minimums for children applied to all family-coverage plans, could private health insurers administer different benefit plans for children and adults in the same family without having to make significant modifications to their current operational systems? If significant changes would be required, how problematic would they be to design, implement and operate on an ongoing basis? <u>Comments:</u> Charlie LaVallee• How would continuity and stability of coverage source and providers and care be affected by the degree of “portability” of subsidies (i.e., their applicability to different sources of coverage?)
3:40 p.m.	<p>I. Special Issues and Options for Older Children and Young Adults, i.e., the 18-24 Year-Old College-Age Population</p> <ul style="list-style-type: none">• What are existing coverage sources and considerations for this age group? 18-24 year-olds living at home? 18-24 year-old workers living independently? College students?• What are some important lessons from the Massachusetts’ experience with mandatory coverage of college students? <u>Presenter:</u> Stephen Caulfield• At what age and/or under what conditions does parental responsibility end?• Coverage ideas for non-students? <u>Open Discussion</u>
4:25 p.m.	<p>Concluding Remarks and Adjourn</p>

OPTIONS FOR THE COVERAGE OF ALL KIDS—January 26, 2004

Agenda—page 5

This Expert Forum is made possible by grant support from the David and Lucile Packard Foundation, which IHPS gratefully acknowledges.