



Delivering Excellence Every Day



Limited Benefit Health Insurance Product

LIP Council Meeting – Tampa
January 11, 2008



Vision

- **Thru Public/Private Partnership -- jointly design a low cost but comprehensive insurance product**
 - designed to meet public health requirements
 - builds capacity (and sustainability) of safety net providers – hospitals & clinics
 - operates as a private sector insurance product
- **Accessible for Lowest Income – leveraging LIP funds to subsidize premiums**
- **Pilot Implementation – up to 3 years to refine the program**



Product Parameters

Framework

- Builds on Existing Limited Benefit Market presence
- Insurer assumes the risk, not county government, not providers

Operations

- Comprehensive Services: primary, specialty care, inpatient services, pharmacy benefits, behavioral health & dental
- Capped (limited) Expenditures -- Limited Benefit Insurance Product
- Machine readable, paperless, POS
- Broad Insured Pool – risk leveraged by broader client pool than just the indigent (available to all county uninsured)
- Includes Utilization/Education Services -- Chronic Disease Mgt & ER Diversion to increase health care efficiencies and health outcomes
- Enrollment Assistance including through Internet, phone-based, and Safety-nets among others



Target Population

- Subsidized pop. up to 200% FPL
- Open to all others (who don't qualify for public programs)

because it would cover some pre-existing conditions and provide more comprehensive services...it will be more marketable than traditional limited benefit programs



Goals

Develop a National Model Private Health Insurance Product that Utilizes the Best of Private & Public Sector Expertise

- Increase the Number of Insured
- Increase Number of residents having a “medical home”
- Reduce Demand for Charity Care
- Reduce Avoidable ER Use
- Ultimate System Goal -- increase viability of Safety Net Providers (hospitals & clinics) by replacing financial drain with revenue source

Long-term Goal → Healthier Residents