

Demonstration Project to offer Universal Health Coverage



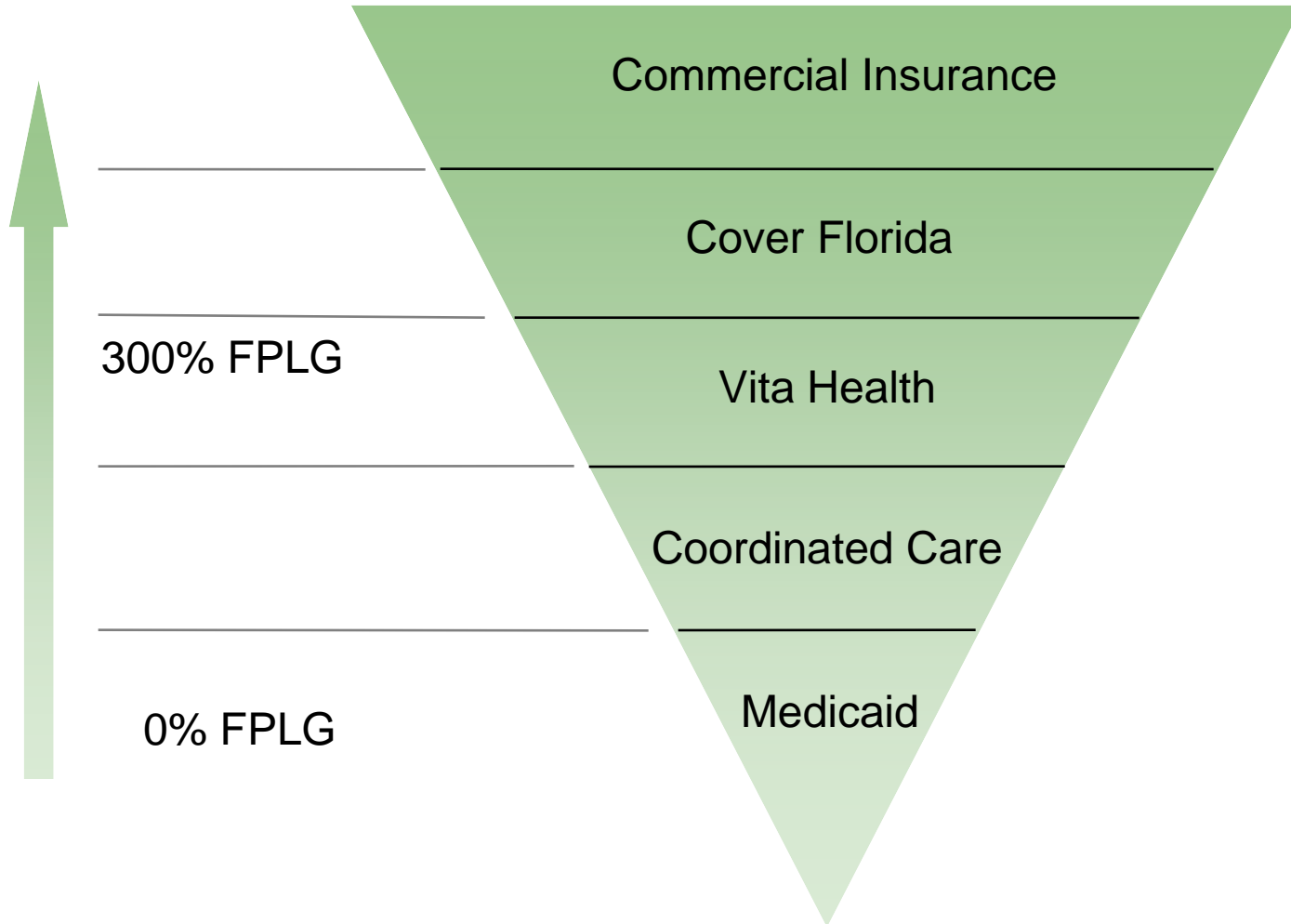
January 2009

Our Proposal

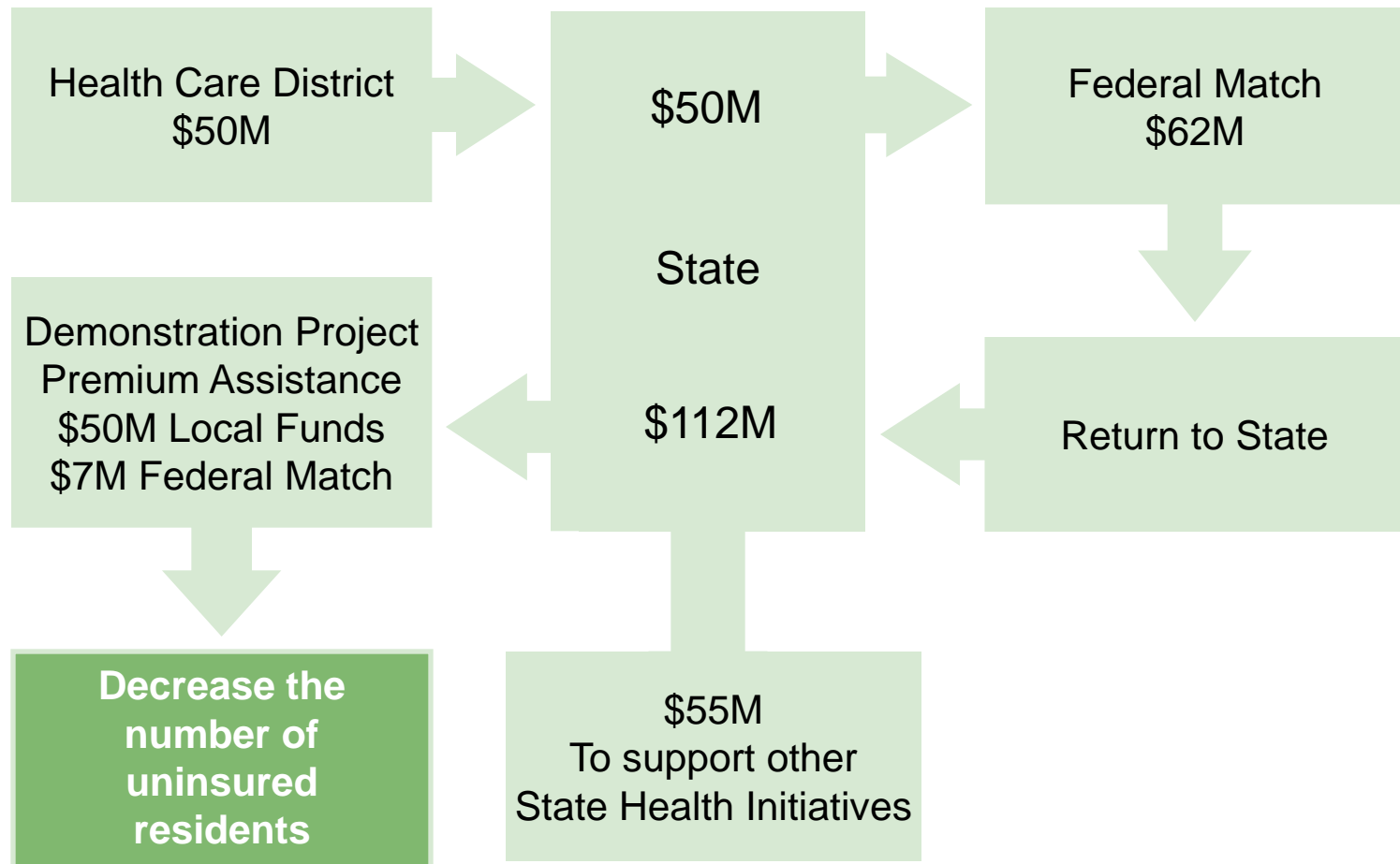
To create a demonstration project whereby local financial resources can be leveraged to establish premium assistance under existing state health coverage programs that leads to fewer uninsured residents and provides greater access to health care services.

This project offers an opportunity to create a universal health coverage model that provides coverage choices for residents based on their income level.

Our Coverage Options



Funding Model



Premium Assistance

- Offer no cost coverage for individuals with income below \$15,600 (FPL<150%) and assets below \$5,000
- Offer low cost coverage with two-thirds paid under the demonstration project and the balance paid by an individual with income below \$31,200 (FPL<300%) under Health Flex
- Offer discounted premiums for health coverage with the discount paid under the demonstration project and the balance paid by an individual with income above \$31,200 (FPL >300%) under Cover Florida

Our Health Coverage Options

Coordinated Care

- A local health coverage program that picks up where Medicaid leaves off
 - Covers very low income residents who are often chronically ill
 - Benefits include hospitalization, emergency, primary care, specialist, pharmacy, laboratory, diagnostic, and maternity services

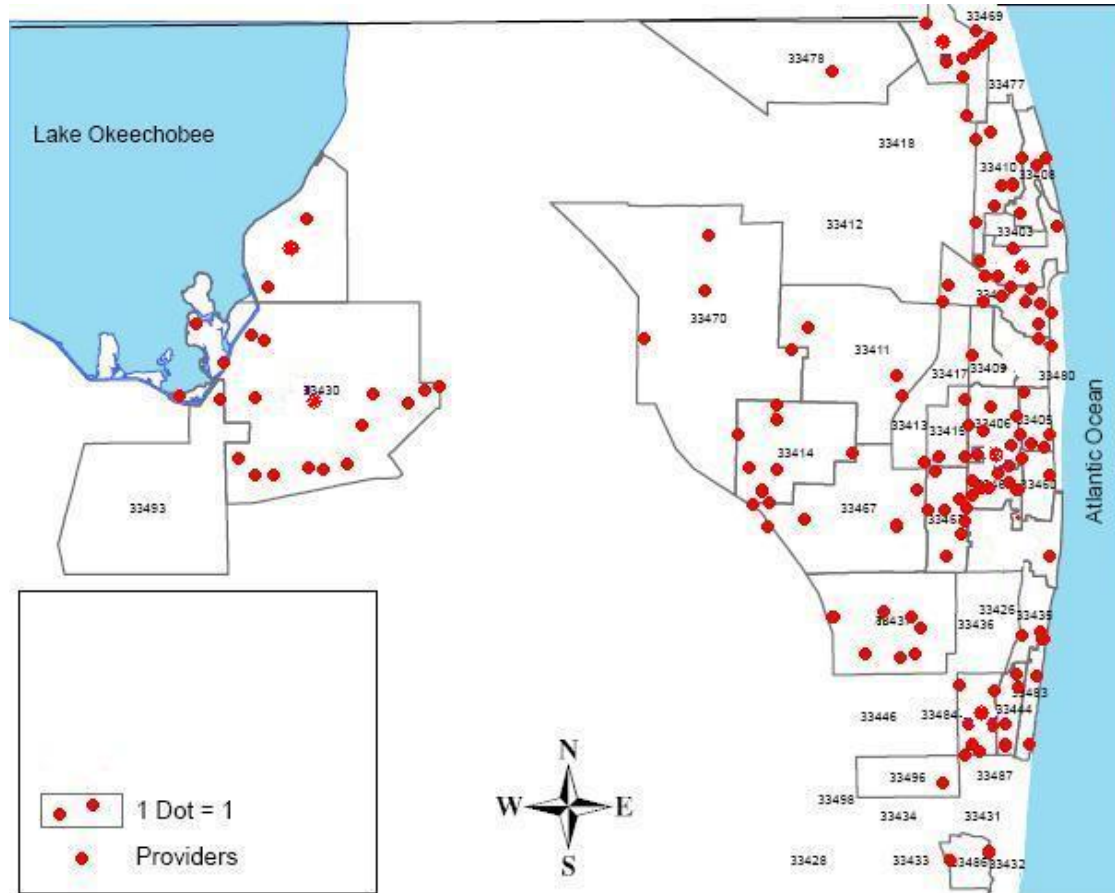
Vita Health

- A State Health Flex Plan that covers uninsured residents below 300% FPL
 - Preventive and primary care focus
 - Benefits include 10 days hospitalization, emergency, primary care, specialist, pharmacy, laboratory, and diagnostic services

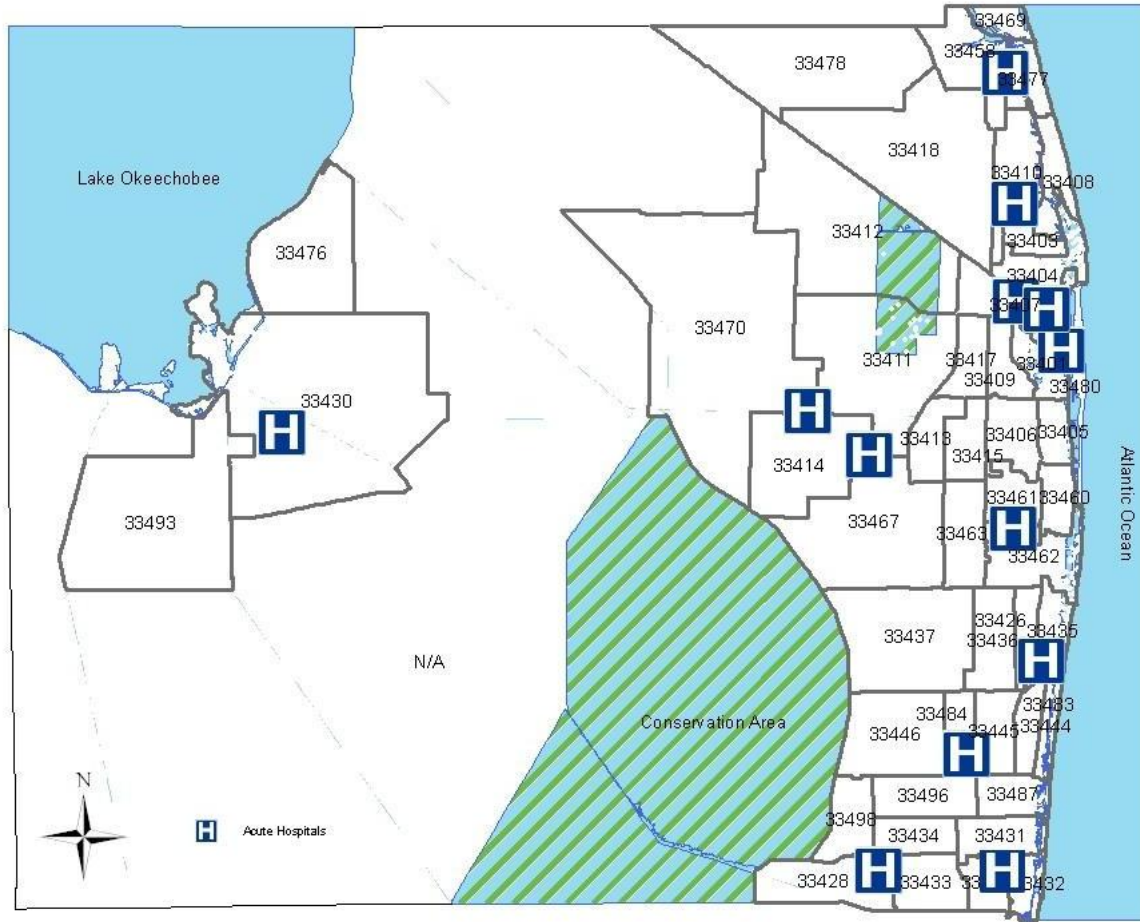
Cover Florida

- Private insurance companies offer at least two benefit options – one with catastrophic and hospital coverage, and one without
 - Minimum coverage includes: primary care, prescription drugs, diagnostic services, durable medical equipment, diabetic supplies, and behavioral health
 - Catastrophic hospital coverage fluctuates between carriers: \$100-\$750 per day co-pay; 5-12 days of inpatient coverage per year; 20% of charges; annual deductibles of \$500-\$3,000

Our Primary Care Network Locations



Our Hospital Network



Created by: Michael B. Greene, Health Care District

Effective: June 2008

LIP Permissible Expenditures

- “Funds from the LIP may be used for health care expenditures (medical care costs or premiums)...and may include premium payments, payments for provider access systems (PAS) and insurance products for such services provided to otherwise uninsured individuals”

Medicaid Reform Section 1115 Demonstration; XV Low Income Pool; STC #94