

The Lewin Group Technical Assessment of Four Health Care Reform Proposals (Proof Report)  
August 20, 2007 Prepared for: The Colorado Blue Ribbon Commission for Health Care Reform\*

**BETTER HEALTH CARE FOR COLORADO** - Provides care through a public program expansion and access to private insurance coverage with low-income subsidies through a Health Insurance Exchange. Individuals who purchase private coverage would have access to a limited core set of benefits, with premiums copays.

467,200 - number remaining uninsured          \$595 million - increase in health spending

**SOLUTIONS FOR A HEALTHY COLORADO** - Provides coverage to Colorado residents under a Core Limited Benefit Plan in the private sector and expands coverage under Medicaid and Child Health Plus (CHP+). Low-income people who are not be eligible for the government programs would receive a premium subsidy.

133,400 - number remaining uninsured          \$271 million - increase in health spending

**A PLAN FOR COVERING COLORADO** - Provides coverage to Coloradans through a public program expansion and a mandatory private pool for all residents not eligible for the public program. It provides a minimum benefits package in a private pool and premium assistance based on income for those who cannot afford insurance. All plans would provide a comprehensive minimum benefits package, and differ mainly on cost-sharing amounts.

106,500 - number remaining uninsured          \$1.3 billion - increase in health spending

**COLORADO HEALTH SERVICES SINGLE PAYER PROGRAM** - A single payer plan that would provide coverage to all residents of the state, including state and local workers, and residents currently covered under Medicare, Tricare, Veteran's Health, Indian Health Services and Federal Health Benefits programs. Provides comprehensive health care benefits for all - benefits of the Colorado Medicaid benefits package plus preventive dental. Consumers would have their choice of providers and hospitals within the state.

0 - number remaining uninsured          \$1.4 billion - decrease in health spending

**PROPOSAL 5\*** - An Individual Mandate requires Coloradans to purchase private insurance or pay a penalty. Tax subsidies for purchase of basic benefit plans to 400% FPL. Combines & expands Medicaid/CHP+. Adds 'Medically Needy' & 'Medically Correctable' programs; expands Cover Colorado to cover more with chronic conditions.

97,500 - number remaining uninsured          \$1.1 billion - increase in health spending

\*Proposal 5 evaluation presented by Lewin Group November 15, 2007  
Lewin's Technical Assessment of Health Care Reform Proposals (230 page report):  
<http://www.colorado.gov/cs/Satellite?c=Page&childpagename=BlueRibbon%2FRIBBLayout&cid=1178305890619&p=1178305890619&pagename=RIBBWrapper>