

Progressive States Network: Key Health Care Bills for 2009

PSN is working with state legislators and national and state partners to introduce the following reform packages into a large number of states, providing support to sponsors and building national messaging campaigns. Moving these reforms across states will create opportunities for national messaging and mobilize the power of state action to move a progressive health care agenda, and support bold federal reform. A key political goal is using these reforms to generate media and publicity to put the private health care industry that is opposed to real reform on the defensive.

More on these and other policies can be found in *Health Care for All: Policy Options for 2009*, PSN's report detailing a range of bold policies states are introducing to ensure access to quality and affordable health care for all residents, initiatives both comprehensive and incremental in scope.

Reforming Health Insurance: For working families, access to and the affordability of health care are top economic concerns. Feeling the burden of higher prices on all fronts, families are especially angry at health insurance companies and cite rising premiums, higher out of pocket costs, less coverage, and hassles dealing with claims departments. Lawmakers can address these frustrations and maintain the drumbeat for broader health care reform by reforming health insurance. Model policies include ensuring premiums are used for medical care rather than insurer profits, preventing insurers from unfairly canceling policies during an illness, ending the practice by which insurers charge higher premiums to women and older Americans, and requiring coverage for pre-existing conditions.

Reducing Prescription Drug Costs: Americans believe the drug industry puts profits before people. In fact, the industry spends tens of billions of dollars marketing new and expensive drugs over safer or more effective medications; driving up costs for states, consumers and businesses. States are leading the campaign against the drug industry's marketing influence in doctor's offices and states are working to ensure consumers get the safest and most effective medications. Model policies include disclosure of and limits on industry gifts to doctors (if not banning gifts outright), protecting the medical privacy of consumers by preventing marketers from "mining" prescription data used for direct-to-consumer marketing, ensuring prescribers have up-to-date clinical information on new and generic medications, and saving states millions of dollars by promoting the use of safe and effective generics drugs.

Ensuring Tax-Exempt Hospitals Provide "Community Benefits": State and local governments spend \$6 billion in tax exemptions on non-profit hospitals. In return, non-profit hospitals provide "community benefits" intended to help low-income Americans with their health needs. But, with "community benefits" loosely defined and regulated, increasing evidence suggests that taxpayers may not be getting a good return on their investment. States are increasingly revising their "community benefits" statutes to ensure "benefits" are clearly defined, such as providing charity care or health promotion programs and spending a certain percentage of operating expenses on benefit programs, and enforced.

Health Care for All: Health care varies across states, yet certain priorities exist that guide comprehensive health care reform. Reform must address the cost and quality of health care, as well as access to care. Key components include: guaranteed coverage; cost of coverage in a new system limited to an affordable percentage of income; a public plan option to create more choice, competition, negotiating leverage with the industry and economies of scale; improved chronic care management and other quality initiatives; comprehensive benefits coverage; choice of doctors; and, coverage that is portable.