

# Massachusetts Health Reform: What We've Accomplished So Far

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April 2006

**Chapter 58  
is signed!**



# May 2006

**Connector Board  
and  
Executive Director  
appointed**

**Vermont Passes  
Health Care Reform  
Legislation**



**Catamount**

**Health**

**Let the state coverage  
competition continue!**

# June 2006



**Connector  
Holds First  
Board  
Meeting**

# July 2006


## ■ MassHealth benefit and eligibility restorations and expansions

- 20,000 kids
- Enrollment caps lifted
- 600,000 adults get back dental care, eyeglasses, dentures and other benefits



## ■ Waiver approved by the federal government:

The good news:   
\$1.2 billion is preserved

The bad news:   
Only two years until it needs to be renewed  
(Only one year now)

# August 2006

- Commonwealth Care benefit packages approved by Connector board



Coverage update: **24,000** increase in MassHealth membership since July 1<sup>st</sup>

# September 2006

■ Commonwealth  
Care premiums  
approved by  
Connector board

■ Final regulations  
defining “fair and  
reasonable”  
contribution by  
employers

| % FPL   | Individual<br>Premium | 2-person | Family  |
|---------|-----------------------|----------|---------|
| <100%   | \$ -                  | \$ -     | \$ -    |
| 100-150 | \$ 18                 | \$ 36    | \$36-48 |
| 150-200 | \$ 40                 | \$ 80    | \$ 116  |
| 200-250 | \$ 70                 | \$ 140   | \$ 200  |
| 250-300 | \$ 106                | \$ 212   | \$ 296  |

First meeting of  
the Quality and  
Cost Council

# October 2006

- First phase of Commonwealth Care: <100% FPL



October 2, 2006

Coverage update: **50,000** increase in MassHealth and Commonwealth Care enrollment since July 1st

# November 2006

- Deval Patrick elected Governor



- Speaker DiMasi honored for his leadership on health reform



# December 2006

- Small group/nongroup merger report
- Free rider surcharge regulations issued
- First meeting of Advisory Committee to the Quality and Cost Council
- DPH begins infection control program

Coverage update: **75,000** increase in MassHealth and Commonwealth Care enrollment since July 1st

# January 2007

- Commonwealth Care starts for 100-300% FPL

- First Connector meeting chaired by Secretary Kirwan

- Carriers admonished to “sharpen their pencils” on Commonwealth Choice rates



- Secretary Bigby chairs her first Quality and Cost Council meeting

- Expanded eligibility for dependents goes into effect

- GBIO issues  Greater Boston Interfaith Organization

report: *Mandating Health Care Insurance: What is Truly Affordable for Massachusetts Families?*

Gov. Schwarzenegger files comprehensive health reform plan for California



# February 2007

- Business community begins major education campaign for employers

Coverage update: **88,000** increase in MassHealth and Commonwealth Care enrollment since July 1st

# March 2007

- Board adopts standards for **Minimum Creditable Coverage**
- Seal of approval given to Commonwealth Choice plans

# April 2007

■ Connector approves affordability schedule

■ Chapter 28 is one year old!



| SINGLES             |                 | COUPLES             |                 | FAMILIES WITH CHILDREN |                 |
|---------------------|-----------------|---------------------|-----------------|------------------------|-----------------|
| Annual Income       | Monthly Premium | Annual Income       | Monthly Premium | Annual Income          | Monthly Premium |
| \$0 - \$15,315      | \$0             | \$0 - \$20,535      | \$0             | \$0 - \$25,755         | \$0             |
| \$15,316 - \$20,420 | \$35            | \$20,536 - \$27,380 | \$70            | \$25,756 - \$34,340    | \$70            |
| \$20,421 - \$25,525 | \$70            | \$27,381 - \$34,225 | \$140           | \$34,341 - \$42,925    | \$140           |
| \$25,526 - \$30,630 | \$105           | \$34,226 - \$41,070 | \$210           | \$42,926 - \$51,510    | \$210           |
| \$30,631 - \$35k    | \$150           | \$41,071 - \$50k    | \$270           | \$51,511 - \$70k       | \$320           |
| \$35,001 - \$40k    | \$200           | \$50,001 - \$60k    | \$360           | \$70,001 - \$90k       | \$500           |
| \$40,001 - \$50k    | \$300           | \$60,001 - \$80k    | \$500           | \$90,001 - \$110k      | \$720           |
| Over \$50k          | Affordable      | Over \$80k          | Affordable      | Over \$110 k           | Affordable      |

Health Care for All,  
Mass. League of Community  
Health Centers,  
Massachusetts Hospital  
Association

implement website:

[www.gethealthcoverage.net](http://www.gethealthcoverage.net)

# May 2007

## Commonwealth Choice plans hit the market

**TUFTS  Health Plan**  
*No one does more to keep you healthy.*

**Neighborhood Health Plan**  
*Getting better together.*



Progress Since April 2006

122,000 increase in  
MassHealth and  
Commonwealth Care  
membership

# Challenges Ahead

- Education, outreach and enrollment
- Building and sustaining public support
- Ensuring access for the newly insured
- Keeping a strong safety net for those who will remain uninsured
- Continued federal support at waiver renewal time
- Moderating health care cost trends



# The Nation is Watching Health Reform in Massachusetts!

