

Blue Ribbon Commission on Health Care Reform

Analysis of Comprehensive Proposals

**For Use in Selection of 3-5 Proposals
for Detailed Technical Analysis**

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OBJECTIVES OF THIS ANALYSIS

The Solicitation for Health Care Reform Proposals directs the Technical Advisor to:

1. Review the proposals
2. Assess how well each proposal meets the Commission's criteria
3. Array the proposals according to how well the proposals meet the Commission's criteria

METHODOLOGY USED FOR RATING THE PROPOSALS

Criteria and Definitions Developed by the Commission

The Commission developed the following 11 criteria for evaluating proposals:

Access: The ability for all Coloradans to get timely, appropriate health care.

Coverage: Health care coverage for all Colorado residents.

Affordability: Affordable health coverage for all Colorado residents; coverage for all Colorado residents such that no individual or family will be at risk of financial hardship due to their medical expenses.

Portability: Continuous coverage for people who change health plans or programs.

Benefits: Benefits that are adequate, have appropriate limitations, and address distinct populations.

Quality: Improved quality of care for Coloradans.

Efficiency: Emphasis on “cost-effective” health care costs and lower costs.

Consumer choice and empowerment: Choice of health plan and provider and tools that enable consumers to make informed decisions.

Wellness and prevention: Incentives for consumers to engage in healthy behaviors and use appropriate preventive care.

Sustainability: Proposal is sustainable over the long term.

Comprehensiveness: A reform proposal that is designed to expand coverage, increase access to quality care, improve health, and decrease costs broadly for all Coloradans.

Although the Commission identified and defined 11 criteria for evaluation, the Commission decided against creating a scoring system for the evaluation of proposals.

Technical Advisor Process for Developing Scoring Guidelines

To ensure a transparent and consistent method for evaluating proposals, the Technical Advisor developed Scoring Guidelines, using the Commission-created criteria as guides. The Scoring Guidelines were not based on any additional source of information, such as a literature review.

These Scoring Guidelines were developed for the use of the Technical Advisor and have not been presented to or approved by the Commission.

TOP PROPOSALS BASED ON UNWEIGHTED CRITERIA

The Commission has expressed an interest in two approaches for selecting the 3-5 proposals for evaluation:

1. Select the “best” overall proposals
2. Select the best “slate” of proposals

In order to accomplish both tasks, the following tables show both the highest scoring proposals, as well as the proposals that scored best within each Coverage Strategy Group.

Important Note: In the following analysis, all of the criteria are treated equally. Readers of the following tables, therefore, may want to pay attention to the criteria that are most important to them, such as coverage or efficiency.

10 Proposals that Scored at Least 2 “High”s and 0 “Low”s

Proposal Number	Proposal Name	Proposal Author
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	Kaiser Permanente Colorado
9	An Individual Based Insurance System Combining Free Market Principles with an Appropriate Role for Government	South Metro Denver Chamber of Commerce
11	Community of Caring	Colorado Community Health Network, et.al.
12	A Plan for Covering Coloradans	Committee for Colorado Health Care Solutions
14	Comprehensive Health Advancement Plan for Colorado	Edwin McConkey
16	Colorado Health Services Program	Health Care for All Colorado Coalition
17	Universal Capitation Plan	Stuart Zisman
18	Colorado AllCare	Nathan Wilkes
19	Colorado Complete Healthcare Reform	PULSE of Colorado

Comparison of Proposals within Coverage Strategy Groups

Proposal No.	Access	Coverage	Affordability	Portability	Benefits	Quality	Efficiency	Consumer Choice	Wellness	Sustainability	Comprehensiveness
Premium Assistance to Low-Income											
Plan with most Medium and High Scores in this Group: Proposal 2											
1	High	Medium	High	Low	Medium	Medium	Low	Medium	Medium	Not Scored	Medium
2	Medium	Medium	High	Medium	Medium	Medium	Medium	Medium	Medium	Not Scored	Medium
Employer Mandate/Insurance Market Reform											
Plan with most Medium and High Scores in this Group: Proposal 3											
3	Low	Medium	Medium	Low	Medium	Low	High	Low	Low	Not Scored	Medium
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits											
Plan with most Medium and High Scores in this Group: Proposal 6											
5	Medium	Medium	Medium	Low	Medium	Low	Medium	Medium	Medium	Not Scored	Low
6	Medium	High	High	Medium	Medium	Medium	Medium	Medium	Medium	Not Scored	Medium
Individual Mandate/Insurance Market Reform and Consolidation											
Plan with most Medium and High Scores in this Group: Proposal 9											
4	Medium	Low	Medium	Medium	Medium	Medium	High	Medium	Medium	Not Scored	Medium
9	Medium	Medium	Medium	Medium	Medium	Medium	High	High	High	Not Scored	Medium
Individual Mandate/Insurance market Reform and Consolidation/Employer Mandate or Assessment											

Proposal No.	Access	Coverage	Affordability	Portability	Benefits	Quality	Efficiency	Consumer Choice	Wellness	Sustainability	Comprehensiveness
Plan with most High Scores in this Group: Proposals 11 & 12 (tie)											
7	High	Medium	High	Medium	Medium	Medium	Medium	High	Medium	Not Scored	Medium
11	High	High	High	High	High	High	High	High	High	Not Scored	High
12	High	High	High	Medium	High	High	High	High	Medium	Not Scored	High
15	Medium	Medium	Medium	Medium	Medium	Medium	Medium	High	Medium	Not Scored	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment											
Plan with most High Scores in this Group: Proposal 10											
10	Medium	High	Medium	Medium	Medium	Low	Medium	High	Medium	Not Scored	Medium
13	Medium	Medium	Medium	Medium	Medium	Medium	Medium	High	Medium	Not Scored	Medium
Single Payer											
Plan with most High Scores in this Group: Proposal 19											
8	Low	Medium	Medium	Medium	Medium	Low	Medium	Low	Medium	Not Scored	Medium
14	Medium	High	Medium	High	Medium	Medium	High	High	Medium	Not Scored	High
16	Medium	High	Medium	High	High	High	Medium	High	Medium	Not Scored	High
17	Medium	High	High	High	Medium	Medium	High	High	Medium	Not Scored	High
18	High	High	High	High	Medium	Medium	Medium	High	Medium	Not Scored	Medium
19	Medium	High	High	High	High	High	Medium	High	High	Not Scored	High
Other Strategies											
Plan with most Medium and High Scores in this Group: Proposal 23											
20	Low	Low	Low	Medium	Medium	Low	Low	Medium	Low	Not Scored	Low
21	Low	Low	Low	Low	Low	Low	Medium	Medium	Low	Not Scored	Low
22	Medium	Low	Low	Low	Low	Low	Low	Medium	Medium	Not Scored	Low
23	Medium	Low	Low	Medium	Low	Low	Low	High	Medium	Not Scored	Low

APPENDIX ONE: SCORING GUIDELINES

Access

Definition of Access: The ability for all Coloradoans to get timely, appropriate health care

To receive a High Score in Access, a proposal must address:

1. Increase Medicaid Provider Participation
AND
2. Serve Geographically Underserved Areas

To receive a Medium Score in Access, a proposal must address one of these elements.

To receive a Low Score in Access, a proposal must address none of these elements.

ACCESS STRATEGIES PRESENTED IN PROPOSALS
INCREASE MEDICAID PROVIDER PARTICIPATION
◦ Increase Medicaid reimbursement to providers to increase Medicaid provider participation
◦ Increase use of Medicaid managed care to increase Medicaid provider participation
◦ Ensure adequate provider participation in program that replaces Medicaid
INCREASE PROVIDERS IN GEOGRAPHICALLY UNDERSERVED AREAS
◦ Assure funding for safety net providers

Coverage

Definition of Coverage: Health care coverage for all Colorado residents

To receive a High Score in Coverage, a proposal must either:

1. Require purchase of coverage AND Subsidize coverage AND Ensure availability of coverage
OR
2. Proposal may provide direct coverage to all Coloradoans through a single-payer system

To receive a Medium Score in Coverage, a proposal must address one of the elements in 1.

To receive a Low Score in Coverage, a proposal must address none of these elements.

COVERAGE STRATEGIES PRESENTED IN PROPOSALS
REQUIRE PURCHASE OF COVERAGE
Mandate Individual Purchase
◦ Require everyone to have health insurance and implement enforcement mechanism
Mandate Employer Purchase or Contribution
◦ Require employers to cover their workers
◦ Require employers to contribute toward their workers' coverage or pay an assessment
Mandate Enrollment in Purchasing Pool
◦ Create purchasing pool for uninsured
SUBSIDIZE COVERAGE
Subsidize Purchase of Private Insurance
◦ Provide premium subsidy up to 300% FPL
Expand Medicaid and CHP+
◦ Expand Medicaid and/or CHP+ eligibility up to 300% FPL
ENSURE AVAILABILITY OF COVERAGE
Require Guarantee Issue
◦ Require guarantee issue of individual and/or small group market product
◦ Create purchasing pool to replace insurance market and require guarantee issue
PROVIDE DIRECT COVERAGE
Create a Single-Payer System
◦ Create universal coverage through single-payer system without enrollment and premiums

Affordability

Definition of Affordability: Affordable health coverage for all Colorado residents; coverage for all Colorado residents such that no individual or family will be at risk of financial hardship due to their medical expenses

To receive a High Score in Affordability, a proposal must either:

1. Limit costs for low-income

To receive a Medium Score in Affordability, a proposal can limit costs for low-income up to an income level below 300% FPL.

To receive a Low Score in Affordability, a proposal must address none of these elements.

AFFORDABILITY STRATEGIES PRESENTED IN PROPOSALS
LIMIT COSTS FOR LOW-INCOME
◦ Provide subsidies for purchase of private insurance for those up to 300% FPL
◦ Expand Medicaid and/or CHP+ eligibility to 300% FPL
◦ Eliminate deductibles and benefit caps for those under 300% FPL
◦ Create a single-payer system, without premiums, deductibles, or copayments for those under 300% FPL

Portability

Definition of Portability: Continuous coverage for people who change health plans or programs

To receive a High Score in Portability, a proposal must either:

1. Create a single market or pool AND require guarantee issue and community rating AND subsidize coverage
OR
2. Create a single payer system

To receive a Medium Score in Portability, a proposal must address one of the elements in 1.

To receive a Low Score in Portability, a proposal must address none of these elements.

PORTABILITY STRATEGIES PRESENTED IN PROPOSALS
CREATE SINGLE MARKETS OR POOLS
◦ Replace group markets and Medicaid and CHP+ with individual market
◦ Replace group, individual and Medicaid and CHP+ with single purchasing pool
REQUIRE GUARANTEE ISSUE AND COMMUNITY RATING
◦ Use guarantee issue and community rating in markets and purchasing pools
SUBSIDIZE COVERAGE
◦ Provide premium subsidies for those up to 300% FPL
CREATE A SINGLE-PAYER SYSTEM
◦ Create single-payer system

Benefits

Definition of Benefits: Benefits that are adequate, have appropriate limitations, and address distinct populations

To receive a High Score in benefits, a proposal must:

1. Offer comprehensive benefits
AND
2. Place limits on benefits
AND
3. Address distinct populations

To receive a Medium Score in Benefits, a proposal must address one of these elements or two or more of these elements for a smaller population.

To receive a Low Score in Benefits, a proposal must address none of these elements.

BENEFITS STRATEGIES PRESENTED IN PROPOSALS
OFFER COMPREHENSIVE BENEFITS
◦ Offer comprehensive benefit package in individual and/or small group market based on value
◦ Offer comprehensive benefit package in purchasing pool based on value
◦ Offer comprehensive benefit package in single-payer system based on value
PLACE LIMITS ON BENEFITS
◦ Place limits on individual and/or small group market benefits such as benefit caps, deductibles, or benefits based on value and effectiveness
◦ Place limits on purchasing pool benefits such as benefit caps, deductibles, or benefits based on value and effectiveness
◦ Place limits on single-payer benefits such as benefit caps, deductibles, or benefits based on value and effectiveness
PROVIDE BENEFITS THAT ADDRESS DISTINCT POPULATIONS
◦ Provide additional benefits for special populations

Quality

Definition of quality: Improved quality of care for Coloradoans

To receive a High Score in Quality, a proposal must:

1. Use Health Information Technology
AND
2. Report Outcome Measures
AND
3. Align Payment with Outcomes

To receive a Medium Score in Quality, a proposal must address one of the elements in 1, or address one of the elements in 1 for a smaller population, or improve Medicaid quality.

To receive a Low Score in Quality, a proposal must address none of these elements.

QUALITY STRATEGIES PRESENTED IN PROPOSALS
USE HEALTH INFORMATION TECHNOLOGY
◦ Develop electronic health records and statewide health information network statewide through an organization that has authority or leverage to implement
REPORT OUTCOME MEASURES
◦ Develop, measure and report plan and provider outcome measures statewide through a through an organization that has authority or leverage to implement
ALIGN PAYMENT WITH OUTCOMES
◦ Develop and implement payment based on plan and provider outcomes statewide through an organization that has authority or leverage to implement
IMPROVE MEDICAID QUALITY
◦ Require use of managed care for Medicaid enrollees
◦ Pay Medicaid long-term care facilities and hospitals based on their outcomes

Efficiency

Definition of efficiency: Emphasis on “cost-effective” health care costs and lower costs

To receive a High Score in Efficiency, a proposal must:

1. Control Utilization
AND
2. Increase Purchasing Power OR Enhance Consumer Decision-Making OR Reduce Administrative costs

To receive a Medium Score in Efficiency, a proposal must use one strategy from 1 or 2 that affects all Coloradoans, or two or more that affect some Coloradoans.

To receive a Low Score in Efficiency, a proposal must use no efficiency strategies that affect all Coloradoans or only one that affects some Coloradoans.

EFFICIENCY STRATEGIES PRESENTED IN PROPOSALS
CONTROL UTILIZATION
Require Cost-Sharing
◦ Require cost-sharing (deductibles, benefit caps, copayments, etc) for most Coloradoans
Use Managed Care or Capitation
◦ Use managed care for most Coloradoans
◦ Pay most providers on a capitated basis
Require Individual Purchase of Insurance (encouraging purchase of plans that use utilization control mechanisms)
INCREASE PURCHASING POWER
Combine Markets and Purchasers
◦ Create single purchasing pool for individuals and groups
◦ Merge Medicaid and CHP+
Reduce Prices
◦ Competitively-bid health plans for purchasing pools
◦ Bulk purchase prescription drugs for most Coloradoans
ENHANCE CONSUMER DECISION-MAKING
Standardize Benefit Package
◦ Require standardized benefit package for most Coloradoans
Provide Cost and Quality Data
◦ Provide cost and quality data regarding plans and providers to most Coloradoans
Use Consumer-Directed Care

EFFICIENCY STRATEGIES PRESENTED IN PROPOSALS

- | |
|---|
| ◦ Increase use of consumer-directed care in Medicaid long-term care |
|---|

REDUCE ADMINISTRATIVE COSTS

Reduce Number of Payers

- | |
|--|
| ◦ Reduce number of payers through competitive selection of plans |
| ◦ Create single-payer |

Standardize Billing Form

- | |
|---|
| ◦ Standardize billing form for all payers |
|---|

Consumer Choice and Empowerment

Definition of Consumer Choice and Empowerment: Choice of health plan and provider and tools that enable consumers to make informed decisions

To receive a High Score in Consumer Choice and Empowerment, a proposal must:

1. Provide choice of plan
OR
2. Provide choice of provider

To receive a Medium Score in Consumer Choice and Empowerment, a proposal must address one of the elements in 1, or address one of the elements in 1 for a smaller population.

To receive a Low Score in Consumer Choice and Empowerment, a proposal must address none of these elements.

CONSUMER CHOICE AND EMPOWERMENT STRATEGIES PRESENTED IN PROPOSALS
CHOICE OF PLAN
◦ Choice of plan for most Coloradoans through merged insurance markets or large purchasing pools with guarantee issue
CHOICE OF PROVIDER
◦ Choice of provider for most Coloradoans through a single-payer system

Wellness and Prevention

Definition of Wellness and Prevention: Incentives for consumers to engage in healthy behaviors and use appropriate preventive care

To receive a High Score in Wellness and Prevention, a proposal must:

1. Cover preventive care
AND
2. Provide incentives for healthy behavior and preventive care

To receive a Medium Score in Wellness and Prevention, a proposal must address one of the elements in 1, or address one of the elements in 1 for a smaller population.

To receive a Low Score in Wellness and Prevention, a proposal must address none of these elements.

WELLNESS AND PREVENTION STRATEGIES PRESENTED IN PROPOSALS
COVER PREVENTIVE CARE
◦ Cover preventive care for most Coloradoans
PROVIDE INCENTIVES FOR HEALTHY BEHAVIOR AND PREVENTIVE CARE
◦ Provide incentives for healthy behavior, wellness benchmarks and receipt of recommended preventive care for most Coloradoans

Sustainability

Definition of Sustainability: Proposal is sustainable over the long term

Due to lack of guidance in the definition, this analysis did not score this criterion.

The following table lists sources of new public funds suggested by proposals.

SOURCES OF NEW PUBLIC FUNDS PRESENTED IN PROPOSALS
EXISTING STATE FUNDS
◦ Medicaid Savings
◦ Redirect Current Spending on Medicaid and uninsured
NEW STATE TAXES
◦ Tobacco and Alcohol Tax
◦ Tax on Food with Little Nutritional Value
◦ Tax on Luxury Goods
◦ New Lottery Game
◦ Provider Taxes
◦ Premium Taxes
◦ Payroll Tax
◦ Income Tax
NEW FEDERAL FUNDS
◦ Expand Medicaid and CHP+

Comprehensiveness

Definition of Comprehensiveness: A reform proposal that is designed to expand coverage, increase access to quality care, improve health, and decrease costs broadly for all Coloradoans.

A proposal's score on comprehensiveness was the average of the proposal's score on Coverage, Quality and Efficiency

APPENDIX TWO: MAJOR COVERAGE STRATEGIES OF PROPOSALS

Major Coverage Strategies of Comprehensive Proposals

No.	Proposal Name	Premium Assistance for Low-Income	Less Comprehensive Benefits	Group Purchasing Pool	Insurance Market Reform	Consolidate Insurance Markets	Employer Mandate or Assessment	Individual Mandate	Expand Medicaid and CHP+	Single Payer
Premium Assistance for Low-Income										
1	Uninsured Action Plan for Colorado	✓							✓	
2	Better Health Care for Colorado	✓		✓						
Employer Mandate/Insurance Market Reform										
3	A Comprehensive Health Care Plan	✓		✓	✓		✓			
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits										
5	Solutions for a Healthy Colorado	✓	✓		✓			✓		
6	A Phased Approach	✓	✓		✓			✓		
Individual Mandate/Insurance Market Reform and Consolidation										
4	Comprehensive Health Care Plan	✓	✓		✓	✓		✓		

No.	Proposal Name	Premium Assistance for Low-Income	Less Comprehensive Benefits	Group Purchasing Pool	Insurance Market Reform	Consolidate Insurance Markets	Employer Mandate or Assessment	Individual Mandate	Expand Medicaid and CHP+	Single Payer
9	An Individual Based Insurance System	✓			✓	✓		✓		
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment										
7	Connecting Care and Health For Colorado				✓	✓	✓	✓	✓	
11	Community of Caring	✓		✓	✓	✓	✓	✓	✓	
12	A Plan for Covering Coloradans	✓		✓	✓	✓	✓	✓	✓	
15	Universal Colorado Health	✓	✓	✓	✓	✓	✓	✓		

No.	Proposal Name	Premium Assistance for Low-Income	Less Comprehensive Benefits	Group Purchasing Pool	Insurance Market Reform	Consolidate Insurance Markets	Employer Mandate or Assessment	Individual Mandate	Expand Medicaid and CHP+	Single Payer
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment										
10	Healthy Colorado Now			✓	✓		✓	✓	✓	
13	Colorado Balanced Choice	✓		✓			✓	✓		
Single Payer										
8	Colorado Comprehensive Care Coverage									✓
14	Comprehensive Health Advancement									✓
16	Colorado Health Services Program									✓
17	Universal Capitation Plan									✓
18	Colorado AllCare									✓
19	Colorado Complete Healthcare									✓

No.	Proposal Name	Premium Assistance for Low-Income	Less Comprehensive Benefits	Group Purchasing Pool	Insurance Market Reform	Consolidate Insurance Markets	Employer Mandate or Assessment	Individual Mandate	Expand Medicaid and CHP+	Single Payer
Other Strategies										
20	Colorado Health Coverage and Jobs			✓						
21	FAIR Health Care		✓		✓					
22	Neighborhood Nurse Practitioner Clinics	This proposal uses Neighborhood Nurse Practitioner Clinics to increase access to care.								
23	The Simple Healthcare Solution				✓					

APPENDIX THREE: ANALYSIS OF PROPOSALS BY CRITERIA

Access

Access: The ability for all Coloradoans to get timely, appropriate health care

Proposal Number	Proposal Name	How Proposal Addresses ACCESS	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Pay Medicaid managed care actuarially sound rates ◦ Increase Medicaid provider reimbursement ◦ Use telemedicine for rural Medicaid patients 	High
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to increase access 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Not specifically addressed in proposal 	Low
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Increase Medicaid reimbursement rates 	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Require Medicaid children to choose or be assigned to a Primary Care Physician or HMO ◦ Reimburse Medicaid providers at 100% Medicare rates 	Medium
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Ensure provider participation through adequate reimbursement 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Replace Medicaid with voucher system that pays for 80% percentile individual market plan ◦ Create statewide system of clinics for the minimally insured or uninsured 	High
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses ACCESS	Rating
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Increase Medicaid provider reimbursement ◦ Expand scope of practice for providers such as licensed practical nurses and midwives ◦ Create Rural Health Advisory Committee would develop ways to increase access to care in these areas 	High
11	Community of Caring	<ul style="list-style-type: none"> ◦ Replace Medicaid with purchasing pool ◦ Require plans to contract with safety net providers ◦ Provide safety net providers with enhanced reimbursement 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Provide 24 hour/7 day a week nurse line for all Colorado residents ◦ Improve Medicaid managed care and provider reimbursement ◦ Require safety net providers be included in networks serving subsidized patients 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Require providers to accept insurance purchased through pool 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Authorize committees of governing board to find ways to expand the number of primary care providers ◦ Provide planning grants and provider loans to increase safety net capacity 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Plan replaces Medicaid ◦ Ensure adequate payments to providers by ensuring that 75% of provider reimbursements are going to standard plan reimbursement ◦ Reimburse providers 50% of cost for care to non-residents 	Medium
Single Payer			

Proposal Number	Proposal Name	How Proposal Addresses ACCESS	Rating
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Not addressed outside of coverage 	Low
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Preserve safety net for those not yet eligible for coverage 	Medium
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Allow consumers to choose any provider ◦ Retain safety net providers to serve rural, non-English speakers and migrant workers 	Medium
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Require state board to assure adequate number of providers ◦ Require local boards to assure staffing underserved areas 	Medium
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Provide access to any licensed provider ◦ Provide subsidies to rural providers when necessary 	High
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Provide each Coloradoan with a primary care team composed of a physician, nurse, social worker and advocate 	Medium
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Not specifically addressed 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Increase access to providers for Medicaid recipients through voucher system 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Provide free primary care for all who are clinic members 	Medium
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Require physicians to see all patients 	Medium

Coverage

Coverage: Health care coverage for all Colorado residents

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ for parents to 200% FPL ◦ Expand Medicaid eligibility for childless adults to 100% ◦ Subsidize private insurance for uninsured up to 300% FPL 	Medium
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Provide Medicaid-funded insurance subsidies for those under 300% FPL 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Require employers to cover half cost of coverage for their workers and dependents with health, disability and life benefits ◦ Subsidize coverage for those not eligible for employer coverage through a through non-profit health plan ◦ All individuals would be required to have insurance; no enforcement 	Medium
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have basic health care coverage; no enforcement mechanism ◦ Require guarantee issue of the Core Benefit Plan ◦ Increase outreach and enrollment for Medicaid eligibles 	Medium

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance, beginning with children ◦ Use state tax system for notification and enforcement ◦ Require guarantee issue and modified community rating of two benefit plans in individual market¹ ◦ Improve outreach and enrollment to children eligible for Medicaid and CHP+ ◦ Provide subsidies for coverage 	High
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase Tier 1 health coverage; no enforcement ◦ Determine subsidy amounts for those who cannot afford insurance through availability of state and federal funds 	Low
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase maintenance care coverage through the individual market; no enforcement mechanism ◦ Provide vouchers for low-income; full subsidies up to 150% FPL; partial up to 250% FPL ◦ Guarantee issue of maintenance tier 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			

¹ Other significant elements of this requirement are included in the proposal relating to open enrollment, plan requirements to offer enrollment, risk adjustment, etc

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance; no enforcement mechanism ◦ Expand Medicaid/CHP+ to 300%FPL for children, parents, the disabled, and seniors ◦ Create state-funded look-alike program for childless adults up to 300% FPL ◦ Improve outreach and enrollment for Medicaid ◦ Merge individual and small group market and require guarantee issue and community rating ◦ Require all employers to pay assessment or contribute toward employee health coverage 	Medium
11	Community of Caring	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Require assessment from individuals that do not have health insurance ◦ Create statewide purchasing pool that will purchase coverage for all Coloradoans except certain populations² ◦ Provide subsidies up to 300% FPL in purchasing pool ◦ Require health plans to comply with guarantee issue and community rating standards ◦ Expand public programs to 200% for adults and 300% for children ◦ Streamline Medicaid outreach and enrollment 	High

² Individuals covered by ERISA plans and Medicaid populations such as aged, blind, and disabled

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Require all Coloradans to have health insurance ◦ Require evidence of coverage through state income tax filing; assess fee of uninsured and provide enrollment info ◦ Expand public programs for disabled, elderly, medically needy, children and parents (up to 300% FPL) and childless adults (up to 100% FPL) ◦ Create single insurance market with guarantee issue, pure community rating, and risk-adjustment ◦ Authorize purchasing pool authority to negotiate rates and define requirements for plan participation ◦ Provide subsidy for purchasing coverage in pool up to 400% FPL 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Create single insurance pool for employers, Medicaid, unemployed ◦ Require every Colorado resident to have health insurance with minimum benefits; no enforcement mechanism ◦ Require every employer in Colorado to pay full cost for minimal coverage for employees and dependents ◦ Require community rating and provide minimum benefit package in purchasing pool ◦ Allow employer to choose which plans are offered to employees 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Require the uninsured to enroll in PRO-CO ◦ Expand Medicaid and CHP+ up to 250% FPL for all Coloradoans ◦ Require employers who do not provide employee coverage to pay a payroll fee ◦ Reform all non-ERISA insurance markets ◦ Streamline enrollment for PRO-CO, Medicaid, and CHP+ ◦ Provide subsidies up to 500% FPL 	High
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Create Balanced Choice for all Coloradans; those with employer coverage, individual coverage, or Medicare can opt out ◦ Enroll automatically in Balanced Choice those who are in Medicaid and CHP+ and those who file state income tax without proof of coverage ◦ Provide subsidies 	Medium
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Provide universal coverage through single-payer ◦ Require premiums of residents who “enroll” 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Create modified single-payer model for the State of Colorado ◦ Create state plan that covers all Coloradans, except employers could continue to offer coverage for their employees through private insurance markets 	High

Proposal Number	Proposal Name	How Proposal Addresses COVERAGE	Rating
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Create single, publicly-financed program design for integration of the financing, delivery and administration of health care 	High
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ All Coloradoans would receive coverage ◦ Create Primary Well-Being Centers (PWBC) that provide primary and wellness care and serve 25,000 people ◦ Reimburse PWBC on a per person capitated basis ◦ Allow consumers to choose their PWBC and change on an annual basis 	High
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Create government-operated system that covers everyone 	High
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Create single-payer systems that expands Medicaid to cover every Coloradoan 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Offer FEHBP plan and premium ◦ Anyone can enroll 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Eliminate business group of one in small group market 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Give premium discounts to clinic members 	Low
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Require guarantee issue and modified community rating for catastrophic plans ◦ Give tax credits for businesses and individuals that purchase health savings accounts ◦ Eliminate Medicaid except for prescription drug coverage 	Low

Affordability

Affordability: Affordable health coverage for all Colorado residents; coverage for all Colorado residents such that no individual or family will be at risk of financial hardship due to their medical expenses

Proposal Number	Proposal Name	How Proposal Addresses AFFORDABILITY	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Subsidize insurance on sliding scale up to 300% FPL ◦ Subsidies ensure that those under 200% do not spend more than 5% of income on cost-sharing 	High
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Subsidize insurance premiums on a sliding scale up to 300% FPL ◦ Sliding scale subsidies give full subsidy to those under 100% FPL ◦ Structure subsidies to ensure that those up to 200% do not spend more than 5% income on premiums 	High
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Require employer and employee to split cost of coverage ◦ Provide choice between \$1,000 deductible or 20% cost-sharing in medical plan ◦ Subsidized coverage for those not eligible for employer coverage 	Medium
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			

Proposal Number	Proposal Name	How Proposal Addresses AFFORDABILITY	Rating
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Subsidize purchase of Core Limited Benefit Plan for those up to 250% Federal Poverty Level 	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Offer sliding scale subsidies up to 300% FPL ◦ Use modeling to determine best subsidy level ◦ Revise children's Medicaid and CHP+ benefits such as implementing copays 	High
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Allow employers to assist individuals with the premium cost ◦ Subsidize coverage for those who cannot afford coverage 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Preventive and catastrophic care covered at 100% ◦ Provide voucher for low-income equal to the cost of 80% of individual policies for those under 150% FPL ◦ Partial subsidy for those between 150% and 250% FPL ◦ Provide up to 25% discount for healthy behaviors and achieving wellness benchmarks ◦ Provide individual tax credit for contribution toward employee premium 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Require those on Medicaid to pay limited copays ◦ Structure cost-sharing in the standardized benefit package so that no more than 5% of income is spent on health care expenses ◦ Expand Medicaid and Medicaid look-alike to 300% FPL for all Coloradans 	High

Proposal Number	Proposal Name	How Proposal Addresses AFFORDABILITY	Rating
11	Community of Caring	<ul style="list-style-type: none"> ◦ Require employers to contribute at least 50% toward employee and family coverage or pay an assessment ◦ Require employers to offer pre-tax contributions for employee premiums ◦ Provide subsidies for small employers based on need ◦ Subsidize premiums and limit copayments for those up to 300% FPL 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Provide subsidy for purchasing coverage in pool up to 400% FPL ◦ Require different benefit designs for subsidy program, such as low deductibles and copays for those under 400% FPL 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Provide coverage to the uninsured in the pool through state-funded premium payment ◦ Charge copays on a sliding scale ◦ Allow plans to offer benefit plans with varying cost-sharing 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ up to 250% FPL for all Coloradans ◦ Provide subsidies up to 500% FPL in PRO-CO ◦ Cap on total spending per beneficiary ◦ Copays to control utilization, particularly related to ER and drug formulary 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Provide assistance with co-payments and “gap” payments based on income and medical need ◦ Eliminate deductibles ◦ Provide subsidies 	Medium

Proposal Number	Proposal Name	How Proposal Addresses AFFORDABILITY	Rating
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Require premiums of residents who “enroll” 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Require 10% cost-sharing ◦ Waive cost-sharing for low-income ◦ Limit cost-sharing to 10% of adjusted gross income ◦ Tax payroll or income to fund system 	Medium
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Charge premiums through income tax or payroll deduction OR implement new payroll tax or income tax ◦ Allow employers to pay for employees ◦ Eliminate copayments for first three years 	Medium
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Require local boards to determine copayment schedule ◦ Tax employers and employees to fund system 	High
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Eliminate copays and deductibles ◦ Create payroll taxes that are lower than current premiums 	High
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Fund with income and sales taxes ◦ Eliminate premiums, deductibles, and copayments 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Require employers who enroll to pay 75% of employee premium ◦ Use the copays of FEHBP plans 	Low

Proposal Number	Proposal Name	How Proposal Addresses AFFORDABILITY	Rating
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Eliminating mandates makes coverage more affordable ◦ Eliminating business groups of one makes small group insurance more affordable ◦ Allow Medicaid enrollees to pick their own copay structure by allowing them to purchase their own coverage with a voucher 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Charge flat monthly fee for clinic membership 	Low
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Requiring physicians to see all patients should result in more affordable premiums ◦ Provide state subsidy for preventive services 	Low

Portability

Portability: Continuous coverage for people who change health plans or programs

Proposal Number	Proposal Name	How Proposal Addresses PORTABILITY	Proposal Number
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Raise Medicaid and CHP+ income eligibility levels ◦ Provide 12 months continuous eligibility in Medicaid 	Low
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Allow individuals to use subsidy for employer-sponsored insurance ◦ Subsidize insurance up to 300% FPL 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Require employer to enroll new employees immediately 	Low
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Guarantee issue of Core Limited Benefit Plan would ensure coverage even as health status changes ◦ Provide subsidies to low-income 	Low
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Provide individual coverage with guarantee issue and community rating ◦ 12 months eligibility for children on Medicaid ◦ Subsidize coverage up to 300% FPL 	Medium
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ All coverage is purchased through individual market ◦ Provide subsidies based on availability of funding 	Medium

Proposal Number	Proposal Name	How Proposal Addresses PORTABILITY	Proposal Number
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ All maintenance coverage is purchased through individual market ◦ Prohibit carriers in the individual market from raising rates or denying coverage based upon pre-existing conditions or age ◦ Provide subsidies up to 250% FPL 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Require guarantee issue and community rating in new merged individual/small group market 	Medium
11	Community of Caring	<ul style="list-style-type: none"> ◦ Create purchasing pool for all but ERISA and certain Medicaid populations ◦ Require guarantee issue and community rating ◦ Provide subsidies up to 300% FPL 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Create purchasing pool for all but ERISA, CHP+ and Medicaid ◦ Require guarantee issue and community rating ◦ Provide subsidies up to 400% FPL 	Medium
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Require state or employer to take over coverage on first month of employment change ◦ Eliminate change in premiums based on health status change through community rating ◦ Provide subsidies 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses PORTABILITY	Proposal Number
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Provide PRO-CO enrollees continuous coverage regardless of change in employment status or health status ◦ Require guarantee issue and community rating in non-ERISA insurance markets to ensure coverage regardless of health status changes ◦ Subsidize coverage up to 500% FPL 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Provide continuous coverage within Balanced Choice regardless of health status, employment, or income changes ◦ Provide subsidies 	Medium
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Provide universal access not tied to employment ◦ Require premiums of residents who “enroll” 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Cover everyone through program regardless of health status change, employment change or income change 	High
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Cover everyone in single pool regardless of employment, health status, or income change 	High
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Assure complete portability for Colorado residents regardless of income, employment, and health status changes 	High
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Cover every Coloradoan regardless of employment, income, or health status changes 	High
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Provide coverage regardless of changes in employment, income or health status 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Prohibit medical underwriting ◦ Provide subsidies 	Medium

Proposal Number	Proposal Name	How Proposal Addresses PORTABILITY	Proposal Number
21	FAIR Health Care	◦ Allow Medicaid voucher recipients to convert Health Opportunity Accounts into Health Savings Accounts	Low
22	Neighborhood Nurse Practitioner Clinics	◦ Not addressed	Low
23	The Simple Healthcare Solution	◦ Require guarantee issue and modified community rating for catastrophic plans	Medium

Benefits

Benefits: Benefits that are adequate, have appropriate limitations, and address distinct populations

Proposal Number	Proposal Name	How Proposal Addresses BENEFITS	Proposal Number
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Provide limited benefit package to Medicaid childless adults focused on prevention ◦ Use premium subsidies to purchase available private insurance 	Medium
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Provide basic benefit package through pool ◦ Do not charge a deductible ◦ Cap annual benefits at \$25,000-\$50,000 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Require employers to provide health, life and disability ◦ Provide comprehensive benefits through medical plan ◦ Provide choice between \$1,000 deductible or 20% cost-sharing in medical plan 	Medium
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Create Core Limited Benefit Plan ◦ Eliminate certain mandated benefits 	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Two guarantee issue benefit plans in individual market 1) one that covers services up to \$2,000 per year and 2) one high-deductible plan ◦ Revise children's Medicaid and CHP+ benefits such as implementing copays 	Medium

Proposal Number	Proposal Name	How Proposal Addresses BENEFITS	Proposal Number
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Rank-order potential benefits through Ethics Board ◦ Annually determine number of benefits required to be covered through legislative process ◦ Allow individuals to purchase additional Tier 2 coverage, which would allow unlimited options 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Require carriers in the maintenance market to provide a basic level of care ◦ Allow consumers purchase additional coverage ◦ Preventive and catastrophic care covered at 100% 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Create comprehensive standard benefit plan in individual/small group market ◦ Expand Medicaid and CHP+ benefit package to include preventive dental, vision and hearing, and mental health and substance abuse 	Medium
11	Community of Caring	<ul style="list-style-type: none"> ◦ Create standard benefit package, based on CHP+ benefits with enhancements for oral and mental health ◦ Allow health plans to offer products with varying copays or additional benefits ◦ Provide extra benefits to special populations or enrollees who purchase additional coverage 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Define minimum benefit package based on best-available evidence of effectiveness ◦ Include prescription drugs, mental health, substance abuse, and dental ◦ Create 6-10 benefit packages, which could vary by provider network and cost-sharing. 	High

Proposal Number	Proposal Name	How Proposal Addresses BENEFITS	Proposal Number
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Determine benefits by cost and value ◦ Include possibly preventive, catastrophic, mental drugs, hospitalization and office visits 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Define benefit package to be provided in PRO-CO and by all non-ERISA carriers ◦ Include preventive, acute, catastrophic, chronic disease management and end-of-life care ◦ Create benefit package through community process based on incentives for prevention, use of high-value services and a cap on total per beneficiary spending 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ In Balanced Choice: ◦ Create uniform benefits package based on Medicare but with enhanced drug and mental health benefits ◦ Retain Medicaid and CHP+ benefits for those enrollees ◦ Provide standard fee and provider fee information in provider offices and on the internet ◦ Set fees in this manner for provider, medications, lab and imaging ◦ Prohibit enrollees from having other coverage except for services not covered by Balanced Choice 	Medium
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Provide benefits more comprehensive than existing private plans, including alternative medicine 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Cover benefits similar to Medicare plus dental ◦ Require 10% cost-sharing ◦ Determine benefit exclusions and review new technologies 	Medium

Proposal Number	Proposal Name	How Proposal Addresses BENEFITS	Proposal Number
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Determine benefit package annually and address needed limitations ◦ Include primary, hospitalization, lab, emergency, auto and worker's compensation, mental health, substance abuse, dental, and, eventually long-term care in covered benefits 	High
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Include mental health, substance abuse, prescription drugs, dental, home health and nursing care in benefit package 	Medium
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Provide comprehensive benefits including mental health, prescription drugs, dental, and long-term care 	Medium
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Provide each Coloradoan with a primary care team composed of a physician, nurse, social worker and advocate ◦ Provide benefits that are more comprehensive than current private health plans including mental health, long-term care, prescription drug, and annual nutrition evaluation ◦ Determine annually what benefits will not be covered because they are ineffective or dangerous 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Offer existing FEHBP benefits ◦ Include HMO, PPO and high-deductible plan options 	Medium
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Repeal any and all mandates that require insurance policies to cover certain services ◦ Replace the current Medicaid program with defined-contribution vouchers and Health Opportunity Accounts 	Low

Proposal Number	Proposal Name	How Proposal Addresses BENEFITS	Proposal Number
22	Neighborhood Nurse Practitioner Clinics	◦ Provide primary, preventive, and chronic care	Low
23	The Simple Healthcare Solution	◦ Not addressed	Low

Quality

Quality: Improved quality of care for Coloradoans

Proposal Number	Proposal Name	How Proposal Addresses QUALITY	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> Provide higher quality care to Medicaid enrollees through enrollment in managed care, either HMO or rural network 	Medium
2	Better Health Care for Colorado	<ul style="list-style-type: none"> Use Medicaid managed care to promote quality Implement pay-for-performance for Medicaid hospitals and Medicaid long-term care facilities 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> Create statewide healthcare information system Publish health care providers' performance 	Low
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> Reimburse providers based on their cost and quality Implement state-provided information on cost and quality of health care providers for consumers 	Low
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> Require Medicaid children to choose or be assigned to a Primary Care Physician or HMO Require Medicaid managed care providers to report outcome data and reward good performance with additional reimbursement or enrollment Require carriers in guarantee issue market to report measures to the state 	Medium

Proposal Number	Proposal Name	How Proposal Addresses QUALITY	Rating
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Require providers who participate in Tier 1 coverage to report quality and efficiency measures ◦ Reimburse providers based on their participation in quality review and improvement efforts ◦ Require all payers and providers in Tier 1 coverage to participate in health information technology system 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Promote evidence-based medicine through data clearinghouse, provider incentives and health care education ◦ Promote health information technology through tax credits, uniform standards, and improved data sharing ◦ Create processes that help consumers evaluate price and outcomes ◦ Create Colorado Health Commission to implement these initiatives 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Create Health Care Quality and Cost Advisory Committee to evaluate and possibly implement variety of policies.³ ◦ Require that all Medicaid enrollees enroll in the Primary Care Case Management Program 	Medium

³ Policy ideas to improve cost and quality include: expanding scope and practice of various types of providers, advancing health information technology, promoting medical homes, lowering drug costs, and creation of minimum benefit package.

Proposal Number	Proposal Name	How Proposal Addresses QUALITY	Rating
11	Community of Caring	<ul style="list-style-type: none"> ◦ Create Community of Caring Collaborative that will develop quality standards, collect data, and evaluate outcomes ◦ Require health plans to implement practices such as medical home, chronic care management, and wellness incentives ◦ Link incentives to outcomes such as pay-for-performance ◦ Support development of health information technology, including electronic health records, through Collaborative 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Provide consumers with price, network, and customer service ratings of plans ◦ Develop guidelines, select outcome measures, and create provider financial incentives related to outcomes ◦ Identify and enroll patients with chronic disease and high-cost conditions in case management programs ◦ Create Office of Health Information Technology to create standards of interoperability, solicit bids for a certify a limit number of electronic health record products licenses, provide technical assistance to providers who are selecting systems, and provide grants or tax-credits to implement certified systems 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Require quality information from insurance companies and providers for pool's use 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses QUALITY	Rating
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Authorize Standards and Quality Improvement Committee to work to create standards of quality measurement and implement them in PRO-CO ◦ Recommend these standards for adoption in public programs and the private market 	Low
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Create independent consumer organization that provides quality and price information to enrollees ◦ Establish integrated electronic health records and network, and provide incentive for providers to participate in network 	Medium
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Replace current paper system with health information technology 	Low
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Create electronic health records and comprehensive statewide database ◦ Reimburse higher rates for providers who perform in top 10% of quality measures 	Medium
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Authorize governing board to create statewide standards of care ◦ Create statewide, integrated patient health information network for cost, utilization, and quality information ◦ Use statewide data to reward providers for high-quality care and identify training needs 	High

Proposal Number	Proposal Name	How Proposal Addresses QUALITY	Rating
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Create integrated health information technology system that, in conjunction with epidemiological efforts, can be used to judge health and quality ◦ Elect subcommittee of ethnic minorities to address cultural competency, training of minority providers, and disparities 	Medium
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Implement statewide health information technology system for electronic health records and claim filing ◦ Publicly-report provider performance data ◦ Use provider education to target areas of concern 	Medium
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Create electronic health record and personal health records for all Coloradans ◦ Create board committee to oversee safety and quality issues including developing guidelines, collecting and evaluating data, and implementing policies ◦ Provide rewards for provider best practices 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Apply industry best practices 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Make Medicaid recipients more sensitive to quality and cost by using vouchers 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Allow members to discontinue membership if unhappy with clinic 	Low
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Improve relationship between provider and patient ◦ Do not define and measure quality 	Low

Efficiency

Efficiency: Emphasis on “cost-effective” health care costs and lower costs

Proposal Number	Proposal Name	How Proposal Addresses EFFICIENCY	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to reduce cost 	Low
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to reduce cost ◦ Reduce Medicaid drug prices through PDL⁴ and purchasing pool ◦ Use consumer-directed home care for Medicaid recipients ◦ Use of purchasing pool to provide more affordable product to those receiving subsidies 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Require \$1,000 deductible or 20% cost-sharing for medical plan ◦ Create universal provider reimbursement and single statewide formulary ◦ Create and require use of standard billing form 	High
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			

⁴ Preferred Drug List

Proposal Number	Proposal Name	How Proposal Addresses EFFICIENCY	Rating
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Standardize benefit package for guarantee issue product ◦ Implement state-provided information on cost and quality of health care providers for consumers 	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Implement managed care and copayments in Medicaid and CHP+ ◦ Use annual caps or high-deductible plan design in guarantee issue market ◦ Require carriers to report outcome data in guarantee issue market 	Medium
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Mandate coverage through individual market ◦ Create standard minimum benefit package 	High
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Require individuals to purchase maintenance coverage through individual market ◦ Create minimum benefit package ◦ Create processes that help consumers evaluate price and outcomes 	High
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Require standardized benefit packages in guarantee issue market ◦ Reduce prescription drug costs through bulk purchasing and federal pricing 	Medium

Proposal Number	Proposal Name	How Proposal Addresses EFFICIENCY	Rating
11	Community of Caring	<ul style="list-style-type: none"> ◦ Create pool of uninsured, Medicaid, CHP+, individuals, small employers, and large employers ◦ Choose and contract with health plans using competitive bidding process ◦ Provide consumers with price and outcome information for plan selection ◦ Reduce administrative costs with single purchaser and limited number of plans 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Create pool of uninsured, individuals, and small employers and some large employers ◦ Standardize benefit plans to allow consumers to compare plans based on price and quality ◦ Standardize forms and billing systems ◦ Increase efficiency of Medicaid program through merging Medicaid and CHP+, reforming Medicaid managed care, and using a Medicaid PDL 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Reduce administrative costs through single pool and reduced number of plans ◦ Increase competition among plans by requiring standard benefit package 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Copays to control utilization, particularly related to ER and drug formulary ◦ Create outcomes committee to monitor high use patients for case management ◦ Provide incentives to encourage end-of-life planning 	Medium

Proposal Number	Proposal Name	How Proposal Addresses EFFICIENCY	Rating
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Create purchasing pool for Medicaid, CHP+ and uninsured; other voluntary enrollees ◦ Design standard benefit packages ◦ Require “gap payments” to providers in one plan ◦ Create independent consumer organization to provide quality data to consumers 	Medium
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Create single-payer 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Reduce administrative costs by using single payer ◦ Negotiate prices for drugs and durable medical equipment ◦ Review need for medical facilities ◦ Require 10% cost-sharing 	High
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Reduce administrative costs through single payment administration ◦ Authorize governing board to create provider rates and set single formulary 	Medium
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Authorize elected boards to create purchasing pools for drugs and supplies, create drug lists, and review purchase of expensive technology ◦ Lower administrative costs for payment of services ◦ Capitated payments to providers 	High
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Reduce administrative costs for payers and providers 	Medium
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Create local boards that will negotiate hospital budgets and provider fees ◦ Limit administrative costs to 5% 	Medium
Other Strategies			

Proposal Number	Proposal Name	How Proposal Addresses EFFICIENCY	Rating
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Pay customers to get check ups ◦ Provide transparent provider pricing ◦ Reward providers with high customer satisfaction and efficiency 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Increase use of consumer-directed care in Medicaid ◦ Increase use of home care in Medicaid long-term care programs ◦ Increase use of Medicaid cost-sharing through vouchers 	Medium
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Create new option for primary care with low overhead ◦ Provide free care for members, encouraging primary and preventive care visits 	Low
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Require providers to post their prices ◦ Eliminate malpractice 	Low

Consumer Choice and Empowerment

Consumer Choice and Empowerment: Choice of health plan and provider and tools that enable consumers to make informed decisions

Proposal Number	Proposal Name	How Proposal Addresses CONSUMER CHOICE AND EMPOWERMENT	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	◦ Subsidize purchase of any comprehensive product sold in employer or individual market	Medium
2	Better Health Care for Colorado	◦ Provide choice of plan in purchasing pool	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	◦ Employers choose plans to offer; no minimum number	Low
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	◦ Require all health plans to offer Core Limited Benefit Plan	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	◦ Require all carriers to offer guarantee issue product	Medium
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	◦ Individual purchase of coverage in individual market; no group coverage ◦ No guarantee issue	Medium

Proposal Number	Proposal Name	How Proposal Addresses CONSUMER CHOICE AND EMPOWERMENT	Rating
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Individual purchase of coverage in individual market; no group coverage ◦ Community rating and guarantee issue 	High
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Require all carriers to offer standard benefit packages in guarantee issue market ◦ Offer choice of primary care doctors in Medicaid 	High
11	Community of Caring	<ul style="list-style-type: none"> ◦ Provide consumers with choice of plan in pool 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Provide choice of 6-10 benefit plans ◦ Provide choice of at least two health plans for premium subsidy recipients 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Require providers to accept all insurance purchased through pool 	High
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Provide choice of provider 	High
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Allow consumers to pick their provider for each medical service 	High
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Not addressed 	Low
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Consumers may choose any provider in the state 	High
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Allow consumers to choose any licensed health care provider in the state 	High
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Require consumer to pick Primary Well-Being Center of their choice 	High

Proposal Number	Proposal Name	How Proposal Addresses CONSUMER CHOICE AND EMPOWERMENT	Rating
18	Colorado AllCare	◦ Provide access to any licensed provider	High
19	Colorado Complete Healthcare	◦ Allow consumers to choose any provider	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	◦ Provide choice of plan and benefit design	Medium
21	FAIR Health Care	◦ Provide Medicaid recipients more choice of coverage through vouchers ◦ Give Medicaid long-term care recipients more choices of setting and provider	Medium
22	Neighborhood Nurse Practitioner Clinics	◦ Create new option for receiving primary care ◦ Providing longer visits with nurse practitioner enables more discussion of illness and treatment options	Low
23	The Simple Healthcare Solution	◦ Require physicians to see all patients	High

Wellness and Prevention

Wellness and prevention: Incentives for consumers to engage in healthy behaviors and use appropriate preventive care

Proposal Number	Proposal Name	How Proposal Addresses WELLNESS AND PREVENTION	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Provide disease management, preventive care, and care management to Medicaid recipients through managed care ◦ Reward Medicaid enrollees for healthy behaviors 	Medium
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Provide incentives to promote health and wellness for Medicaid recipients and purchasing pool enrollees ◦ Require plans to offer preventive care and Health Risk Appraisal to new enrollees 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Create public health education classes 	Low
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Basic and preventive care will be covered by Core Limited Benefit Plan 	Medium
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Cover preventive services, health risk appraisal, and personal health plan in the guarantee issue plan ◦ Create new incentives in Medicaid for healthy behavior and use of preventive services 	Medium
Individual Mandate/Insurance Market Reform and Consolidation			

Proposal Number	Proposal Name	How Proposal Addresses WELLNESS AND PREVENTION	Rating
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Cover preventive services in Tier 1 benefits 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Provide premium discount of up to 25% for proof of healthy behaviors and achievement of healthy benchmarks, such as healthy blood pressure ◦ Cover preventive care at 100%, including annual physicals 	High
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Preventive care covered in Medicaid and standardized guarantee issue benefit packages 	Medium
11	Community of Caring	<ul style="list-style-type: none"> ◦ Cover preventive, primary and mental health in benefit package ◦ Provide financial incentives for consumers for wellness such as health club memberships, sneakers, etc 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Provide full coverage for screening and treatment of mental health ◦ Provide coverage for effective obesity treatment 	Medium
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Cover preventive care in the minimum benefit package 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Cover evidence-based preventive care ◦ Create position on governing for representative from Department of Public Health and Environment to help develop wellness programs and coordinate with existing programs 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Cover preventive services and provide mental health parity 	Medium
Single Payer			

Proposal Number	Proposal Name	How Proposal Addresses WELLNESS AND PREVENTION	Rating
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Cover prevention and wellness services ◦ Provide consumer education on health care and lifestyle choices 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Provide financial incentives to individuals for attaining wellness targets 	Medium
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Cover preventive services ◦ Coordinate with public health on wellness projects 	Medium
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Cover preventive and wellness services ◦ Hire an epidemiologist and a team of health educators for every 25,000 people ◦ Conduct annual epidemiological assessments 	Medium
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Cover preventive services 	Medium
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Provide annual nutritional services, preventive dental, medication management, and wellness classes ◦ Provide tax incentives for healthy products and services 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Provide personal health coaching by email, 24-hour nurse line, healthy home discounts, and disease management programs 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Not addressed 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Provide longer and more frequent visits to increase time allowed to address prevention and wellness 	Medium
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Provide funding for cost-effective preventive services 	Medium

Sustainability

Sustainability: Proposal is sustainable over the long term

Proposal Number	Proposal Name	How Proposal Addresses SUSTAINABILITY	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Need state funds for premium subsidies and state's share of Medicaid expansions ◦ Use Medicaid savings, existing spending on Medicaid and uninsured, and/or new tobacco taxes 	Not Scored
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Create more sustainable environment for expansion through efficiencies in Medicaid managed care and long-term care ◦ Redirect state dollars for Medicaid-funded premium subsidies 	Not Scored
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Create significant cost savings through 24-hour coverage and elimination of worker's compensation ◦ Require employer and employee to split premium cost ◦ Set provider reimbursement fees and statewide formulary to control costs ◦ Realize savings in entitlement programs 	Not Scored
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			

Proposal Number	Proposal Name	How Proposal Addresses SUSTAINABILITY	Rating
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Require everyone to have insurance ◦ Create new guarantee issue product in individual market ◦ Provide subsidies for those up to 250% FPL ◦ New public dollars needed should come from hospital uncompensated care dollars and nutrition sales tax on food items with little nutritional value 	Not Scored
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Require everyone to have insurance ◦ Create new individual products with guarantee issue and modified community rating ◦ Reduce cost of government programs through reform ◦ Raise any new funds needed through broad-based mechanism 	Not Scored
Individual Mandate/Insurance Market Reform and Consolidation			
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Limit benefits in mandated coverage ◦ Pay subsidies through existing public funds such as Medicaid and tobacco ◦ New public funds only for administration 	Not Scored
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase maintenance care coverage through the individual market ◦ Preventive and catastrophic care covered at 100% through reinsurance pools ◦ Provide vouchers for low-income up to 250% FPL ◦ Prohibit carriers in the individual market from raising rates or denying coverage based upon pre-existing conditions or age 	Not Scored
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses SUSTAINABILITY	Rating
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Use private market reforms to increase coverage ◦ Require employers to contribute ◦ Expand Medicaid without new funds ◦ Explore sin taxes and provider taxes, if needed 	Not Scored
11	Community of Caring	<ul style="list-style-type: none"> ◦ Leverage purchasing power of private insurance markets and public programs ◦ Increase health plan competition and reduce administrative costs ◦ Require employers to contribute ◦ Maximize federal funds ◦ New source of state funds could include: federal Medicaid match, provider taxes, tax on reinsurance, alcohol tax and tobacco tax 	Not Scored
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ to maximize federal funds ◦ Require employer contribution or reasonable assessment ◦ Require everyone to have health insurance ◦ New funds may be needed for expansions and subsidies; could be funded through premium tax or provider tax or taxes on tobacco, alcohol or luxury goods 	Not Scored
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Require employers and taxpayers to pay for premiums 	Not Scored
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			

Proposal Number	Proposal Name	How Proposal Addresses SUSTAINABILITY	Rating
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Monitor coverage of new technology ◦ Require employers who do not provide employee coverage to pay a payroll fee ◦ Use current state and federal funds to pay for Medicaid and CHP+ expansions and PRO-CO subsidies 	Not Scored
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Use current state and federal funds for health care to fund Balanced Choice ◦ Require employers to contribute to employee coverage or pay 4.5% payroll contribution to Balanced Choice ◦ Require .5% health Care Operations Tax on state income taxes ◦ Increase alcohol and tobacco taxes ◦ Collect enrollee premiums through payroll deduction or income tax filing 	Not Scored
Single Payer			
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Require residents who enroll to pay premiums ◦ Require payroll tax ◦ Use existing public funds 	Not Scored
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Institute payroll or income tax ◦ Allow employers to discontinue coverage for employees ◦ Continue federal financial support ◦ Increase copayments and decrease provider reimbursements in recession 	Not Scored

Proposal Number	Proposal Name	How Proposal Addresses SUSTAINABILITY	Rating
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Authorize governing board to determine annual budget ◦ Index funding to rate of growth like GDP ◦ Create Colorado Health Trust insulated from general state budget ◦ Use existing state and federal health care funds ◦ Create new taxes to replace premiums such as income or payroll tax OR use insurance premium model through income tax system 	Not Scored
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Constrain growth of program budget to GDP growth ◦ Fund system through employer and employee taxes 	Not Scored
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Use existing public funds used for health care ◦ Institute payroll and sales tax 	Not Scored
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Use current public funding for health care including Medicare and Medicaid ◦ Fund with some combination of sales tax, income tax, lottery game, or taxes on unhealthy products 	Not Scored
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Fund enrollment through premiums of those who participate 	Not Scored
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ No new public funds needed 	Not Scored
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Fund through clinic member fees 	Not Scored
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Eliminate Medicaid ◦ Fund preventive services 	Not Scored

Comprehensiveness

Comprehensiveness: A reform proposal that is designed to expand coverage, increase access to quality care, improve health, and decrease costs broadly for all Coloradoans

Proposal Number	Proposal Name	How Proposal Addresses COMPREHENSIVENESS	Rating
Premium Assistance for Low-Income			
1	Uninsured Action Plan for Colorado	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Low 	Medium
2	Better Health Care for Colorado	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
Employer Mandate/Insurance Market Reform			
3	A Comprehensive Health Care Plan for All Colorado Residents	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Low ◦ Efficiency: Medium 	Medium
Individual Mandate/Insurance Market Reform/Less Comprehensive Benefits			
5	Solutions for a Healthy Colorado	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Low ◦ Efficiency: Low 	Low
6	A Phased Approach to Achieving Universal Health Coverage in Colorado	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
Individual Mandate/Insurance Market Reform and Consolidation			

Proposal Number	Proposal Name	How Proposal Addresses COMPREHENSIVENESS	Rating
4	Comprehensive health Care Plan for Colorado	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
9	An Individual Based Insurance System	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: High 	Medium
Individual Mandate/Insurance Market Reform and Consolidation/Employer Mandate or Assessment			
7	Connecting Care and Health in Colorado	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
11	Community of Caring	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: High 	High
12	A Plan for Covering Coloradans	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: High 	High
15	Universal Colorado Health Insurance Plan	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
Individual Mandate/Group Purchasing Pool/Employer Mandate or Assessment			
10	Healthy Colorado Now	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Low ◦ Efficiency: Medium 	Medium
13	Colorado Balanced Choice Health Reform	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
Single Payer			

Proposal Number	Proposal Name	How Proposal Addresses COMPREHENSIVENESS	Rating
8	Colorado Comprehensive Care Coverage	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Low ◦ Efficiency: Medium 	Medium
14	Comprehensive Health Advancement for Colorado	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: High 	High
16	Colorado Health Services Program	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: Medium 	High
17	Universal Capitation Program	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: High 	High
18	Colorado AllCare	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: Medium 	Medium
19	Colorado Complete Healthcare	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: Medium 	High
Other Strategies			
20	Colorado Healthy Coverage and Jobs	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Low 	Low
21	FAIR Health Care	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low
22	Neighborhood Nurse Practitioner Clinics	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low

Proposal Number	Proposal Name	How Proposal Addresses COMPREHENSIVENESS	Rating
23	The Simple Healthcare Solution	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low

**APPENDIX FOUR: ANALYSIS OF EACH
COMPREHENSIVE PROPOSAL**

Uninsured Action Plan for Colorado/Proposal #1

Major Strategies in Proposal:

1. Subsidize purchase of private insurance up to 300% FPL
2. Expand Medicaid and CHP+ for parents to 200% FPL and childless adults to 100% FPL
3. Require Medicaid recipients to enroll in managed care and improve provider reimbursement

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Pay Medicaid managed care actuarially sound rates ◦ Increase Medicaid provider reimbursement ◦ Use telemedicine for rural Medicaid patients 	High
Coverage	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ for parents to 200% FPL ◦ Expand Medicaid eligibility for childless adults to 100% ◦ Subsidize private insurance for uninsured up to 300% FPL 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Subsidize insurance on sliding scale up to 300% FPL ◦ Subsidies ensure that those under 200% do not spend more than 5% of income on cost-sharing 	High
Portability	<ul style="list-style-type: none"> ◦ Raise Medicaid and CHP+ income eligibility levels ◦ Provide 12 months continuous eligibility in Medicaid 	Low
Benefits	<ul style="list-style-type: none"> ◦ Provide limited benefit package to Medicaid childless adults focused on prevention ◦ Use premium subsidies to purchase available private insurance 	Medium
Quality	<ul style="list-style-type: none"> ◦ Provide higher quality care to Medicaid enrollees through enrollment in managed care, either HMO or rural network 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to reduce cost 	Low
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Subsidize purchase of any comprehensive product sold in employer or individual market 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide disease management, preventive care, and care management to Medicaid recipients through managed care ◦ Reward Medicaid enrollees for healthy behaviors 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Need state funds for premium subsidies and state's share of Medicaid expansions ◦ Use Medicaid savings, existing spending on Medicaid and uninsured, and/or new tobacco taxes 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Low 	Medium

Better Health Care for Colorado/Proposal #2

Major Strategies in Proposal:

1. Subsidize purchase of private insurance up to 300% FPL through Medicaid expansion
2. Create voluntary purchasing pool for individuals receiving subsidies, and small business
3. Reform Medicaid managed care and long-term care programs

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to increase access 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Provide Medicaid-funded insurance subsidies for those under 300% FPL 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Subsidize insurance premiums on a sliding scale up to 300% FPL ◦ Sliding scale subsidies give full subsidy to those under 100% FPL ◦ Structure subsidies to ensure that those up to 200% do not spend more than 5% income on premiums 	High
Portability	<ul style="list-style-type: none"> ◦ Allow individuals to use subsidy for employer-sponsored insurance ◦ Subsidize insurance up to 300% FPL 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Provide basic benefit package through pool ◦ Do not charge a deductible ◦ Cap annual benefits at \$25,000-\$50,000 	Medium
Quality	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to promote quality ◦ Implement pay-for-performance for Medicaid hospitals and Medicaid long-term care facilities 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Efficiency	<ul style="list-style-type: none"> ◦ Use Medicaid managed care to reduce cost ◦ Reduce Medicaid drug prices through PDL5 and purchasing pool ◦ Use consumer-directed home care for Medicaid recipients ◦ Use of purchasing pool to provide more affordable product to those receiving subsidies 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide choice of plan in purchasing pool 	Medium
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide incentives to promote health and wellness for Medicaid recipients and purchasing pool enrollees ◦ Require plans to offer preventive care and Health Risk Appraisal to new enrollees 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Create more sustainable environment for expansion through efficiencies in Medicaid managed care and long-term care ◦ Redirect state dollars for Medicaid-funded premium subsidies 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

⁵ Preferred Drug List

A Comprehensive Health Care Plan for All Colorado Residents/Proposal #3

Major Strategies in Proposal:

1. All employers must purchase health, disability, and life to cover their employees 24 hours a day, 7 days per week. Workers compensation is eliminated.
2. Those not receiving coverage through an employer would purchase coverage for health and disability through a non-profit plan with a state subsidy.
3. Governing board would set procedure fees and premium increases.

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Not specifically addressed in proposal 	Low
Coverage	<ul style="list-style-type: none"> ◦ Require employers to cover half cost of coverage for their workers and dependents with health, disability and life benefits ◦ Subsidize coverage for those not eligible for employer coverage through a through non-profit health plan ◦ All individuals would be required to have insurance; no enforcement 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Require employer and employee to split cost of coverage ◦ Provide choice between \$1,000 deductible or 20% cost-sharing in medical plan ◦ Subsidized coverage for those not eligible for employer coverage 	Medium
Portability	<ul style="list-style-type: none"> ◦ All coverage is purchased through individual market ◦ Provide subsidies based on availability of funding 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Require employers to provide health, life and disability ◦ Provide comprehensive benefits through medical plan ◦ Provide choice between \$1,000 deductible or 20% cost-sharing in medical plan 	Medium
Quality	<ul style="list-style-type: none"> ◦ Create statewide healthcare information system ◦ Publish health care providers' performance 	Low

Criterion	How Proposal Addresses Criterion	Rating
Efficiency	<ul style="list-style-type: none"> ◦ Require \$1,000 deductible or 20% cost-sharing for medical plan ◦ Create universal provider reimbursement and single statewide formulary ◦ Create and require use of standard billing form 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Employers choose plans to offer; no minimum number 	Low
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Create public health education classes 	Low
Sustainability	<ul style="list-style-type: none"> ◦ Create significant cost savings through 24-hour coverage and elimination of worker's compensation ◦ Require employer and employee to split premium cost ◦ Set provider reimbursement fees and statewide formulary to control costs ◦ Realize savings in entitlement programs 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Low ◦ Efficiency: Medium 	Medium

Comprehensive Health Care Plan for Colorado/Proposal #4

Major Strategies in Proposal:

1. Mandate that all Coloradans must have Tier 1 individual health care coverage
2. Replace Medicaid with the Colorado Care Connector that will provide Tier 1 coverage to those who cannot afford it
3. Standardize health information technology for use by all health care participants

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Ensure provider participation through adequate reimbursement 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase Tier 1 health coverage; no enforcement ◦ Determine subsidy amounts for those who cannot afford insurance through availability of state and federal funds 	Low
Affordability	<ul style="list-style-type: none"> ◦ Allow employers to assist individuals with the premium cost ◦ Subsidize coverage for those who cannot afford coverage 	Medium
Portability	<ul style="list-style-type: none"> ◦ All coverage is purchased through individual market ◦ Provide subsidies based on availability of funding 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Rank-order potential benefits through Ethics Board ◦ Annually determine number of benefits required to be covered through legislative process ◦ Allow individuals to purchase additional Tier 2 coverage, which would allow unlimited options 	Medium
Quality	<ul style="list-style-type: none"> ◦ Require providers who participate in Tier 1 coverage to report quality and efficiency measures ◦ Reimburse providers based on their participation in quality review and improvement efforts ◦ Require all payers and providers in Tier 1 coverage to participate in health information technology system 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Mandate coverage through individual market ◦ Create standard minimum benefit package 	High

Criterion	How Proposal Addresses Criterion	Rating
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Individual purchase of coverage in individual market; no group coverage ◦ No guarantee issue 	Medium
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive services in Tier 1 benefits 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Limit benefits in mandated coverage ◦ Pay subsidies through existing public funds such as Medicaid and tobacco ◦ New public funds only for administration 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

Solutions for a Healthy Colorado/Proposal #5

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance
2. Create Core Limited Benefit Plan that all carriers would offer with guarantee issue and modified community rating
3. Tie all provider reimbursement levels to one common basis, adjusted for performance on quality benchmarks

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Increase Medicaid reimbursement rates 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have basic health care coverage; no enforcement mechanism ◦ Require guarantee issue of the Core Benefit Plan ◦ Increase outreach and enrollment for Medicaid eligibles 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Subsidize purchase of Core Limited Benefit Plan for those up to 250% Federal Poverty Level 	Medium
Portability	<ul style="list-style-type: none"> ◦ Guarantee issue of Core Limited Benefit Plan would ensure coverage even as health status changes ◦ Provide subsidies to low-income 	Low
Benefits	<ul style="list-style-type: none"> ◦ Create Core Limited Benefit Plan ◦ Eliminate certain mandated benefits 	Medium
Quality	<ul style="list-style-type: none"> ◦ Reimburse providers based on their cost and quality ◦ Implement state-provided information on cost and quality of health care providers for consumers 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Standardize benefit package for guarantee issue product ◦ Implement state-provided information on cost and quality of health care providers for consumers 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require all health plans to offer Core Limited Benefit Plan 	Medium
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Basic and preventive care will be covered by Core Limited Benefit Plan 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Sustainability	<ul style="list-style-type: none"> ◦ Require everyone to have insurance ◦ Create new guarantee issue product in individual market ◦ Provide subsidies for those up to 250% FPL ◦ New public dollars needed should come from hospital uncompensated care dollars and nutrition sales tax on food items with little nutritional value 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Low ◦ Efficiency: Low 	Low

A Phased Approach to Achieving Universal Health Coverage in Colorado/Proposal #6

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance and provide subsidies for those who qualify; implement in phases by age group
2. Reform individual insurance market
3. Reform Medicaid and CHP+ for children

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Require Medicaid children to choose or be assigned to a Primary Care Physician or HMO ◦ Reimburse Medicaid providers at 100% Medicare rates 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance, beginning with children ◦ Use state tax system for notification and enforcement ◦ Require guarantee issue and modified community rating of two benefit plans in individual market⁶ ◦ Improve outreach and enrollment to children eligible for Medicaid and CHP+ ◦ Provide subsidies for coverage 	High
Affordability	<ul style="list-style-type: none"> ◦ Offer sliding scale subsidies up to 300% FPL ◦ Use modeling to determine best subsidy level ◦ Revise children’s Medicaid and CHP+ benefits such as implementing copays 	High
Portability	<ul style="list-style-type: none"> ◦ Provide individual coverage with guarantee issue and community rating ◦ 12 months eligibility for children on Medicaid ◦ Subsidize coverage up to 300% FPL 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Two guarantee issue benefit plans in individual market 1) one that covers services up to \$2,000 per year and 2) one high-deductible plan ◦ Revise children’s Medicaid and CHP+ benefits such as implementing copays 	Medium

⁶ Other significant elements of this requirement are included in the proposal relating to open enrollment, plan requirements to offer enrollment, risk adjustment, etc

Criterion	How Proposal Addresses Criterion	Rating
Quality	<ul style="list-style-type: none"> ◦ Require Medicaid children to choose or be assigned to a Primary Care Physician or HMO ◦ Require Medicaid managed care providers to report outcome data and reward good performance with additional reimbursement or enrollment ◦ Require carriers in guarantee issue market to report measures to the state 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Implement managed care and copayments in Medicaid and CHP+ ◦ Use annual caps or high-deductible plan design in guarantee issue market ◦ Require carriers to report outcome data in guarantee issue market 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require all carriers to offer guarantee issue product 	<p style="text-align: center;">Medium</p>

Criterion	How Proposal Addresses Criterion	Rating
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive services, health risk appraisal, and personal health plan in the guarantee issue plan ◦ Create new incentives in Medicaid for healthy behavior and use of preventive services 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Sustainability	<ul style="list-style-type: none"> ◦ Require everyone to have insurance ◦ Create new individual products with guarantee issue and modified community rating ◦ Reduce cost of government programs through reform ◦ Raise any new funds needed through broad-based mechanism 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

Connecting Care and Health for Colorado/Proposal #7

Major Strategies in Proposal:

1. Merge individual and small group insurance markets; require community rating, guarantee issue, and standardized benefit products
2. Expand Medicaid/CHP+ up to 300% for all Coloradoans; create state look-alike program for those who do not qualify for federal funding
3. Require all Coloradoans to have health insurance
4. Require all employers to pay assessment or contribute toward employee health coverage

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Increase Medicaid provider reimbursement ◦ Expand scope of practice for providers such as licensed practical nurses and midwives ◦ Create Rural Health Advisory Committee would develop ways to increase access to care in these areas 	High
Coverage⁷	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance; no enforcement mechanism ◦ Expand Medicaid/CHP+ to 300%FPL for children, parents, the disabled, and seniors ◦ Create state-funded look-alike program for childless adults up to 300% FPL ◦ Improve outreach and enrollment for Medicaid ◦ Merge individual and small group market and require guarantee issue and community rating ◦ Require all employers to pay assessment or contribute toward employee health coverage 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Require those on Medicaid to pay limited copays ◦ Structure cost-sharing in the standardized benefit package so that nor more than 5% of income is spent on health care expenses ◦ Expand Medicaid and Medicaid look-alike to 300% FPL for all Coloradans 	High
Portability	<ul style="list-style-type: none"> ◦ Require guarantee issue and community rating in new merged individual/small group market 	Medium

⁷ Additional expansions of Medicaid are included in the proposal including disabled children, medically needy, working disabled, employer buy-in, and level-of-care criteria programs.

Criterion	How Proposal Addresses Criterion	Rating
Benefits	<ul style="list-style-type: none"> ◦ Create comprehensive standard benefit plan in individual/small group market ◦ Expand Medicaid and CHP+ benefit package to include preventive dental, vision and hearing, and mental health and substance abuse 	Medium
Quality	<ul style="list-style-type: none"> ◦ Create Health Care Quality and Cost Advisory Committee to evaluate and possibly implement variety of policies.⁸ ◦ Require that all Medicaid enrollees enroll in the Primary Care Case Management Program 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Require standardized benefit packages in guarantee issue market ◦ Merge individual and small group market ◦ Reduce prescription drug costs through bulk purchasing and federal pricing 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require all carriers to offer standard benefit packages in guarantee issue market ◦ Offer choice of primary care doctors in Medicaid 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Preventive care covered in Medicaid and standardized guarantee issue benefit packages 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Use private market reforms to increase coverage ◦ Require employers to contribute ◦ Expand Medicaid without new funds ◦ Explore sin taxes and provider taxes, if needed 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

⁸ Policy ideas to improve cost and quality include: expanding scope and practice of various types of providers, advancing health information technology, promoting medical homes, lowering drug costs, and creation of minimum benefit package.

Colorado Comprehensive Care Coverage/Proposal #8

Major Strategies in Proposal:

1. "State run universal system"
2. "Government owned hospitals and clinics"
3. Set all provider fees through negotiation

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Not addressed outside of coverage 	Low
Coverage	<ul style="list-style-type: none"> ◦ Provide universal coverage through single-payer ◦ Require premiums of residents who "enroll" 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Require premiums of residents who "enroll" 	Medium
Portability	<ul style="list-style-type: none"> ◦ Provide universal access not tied to employment ◦ Require premiums of residents who "enroll" 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Provide benefits more comprehensive than existing private plans, including alternative medicine 	Medium
Quality	<ul style="list-style-type: none"> ◦ Replace current paper system with health information technology 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Create single-payer 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Not addressed 	Low
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover prevention and wellness services ◦ Provide consumer education on health care and lifestyle choices 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Require residents who enroll to pay premiums ◦ Require payroll tax ◦ Use existing public funds 	Not Scored

Criterion	How Proposal Addresses Criterion	Rating
Comprehensiveness	<ul style="list-style-type: none">◦ Coverage: Medium◦ Quality: Low◦ Efficiency: Medium	Medium

An Individual-Based Insurance System Combining Free Market Principles with an Appropriate

Role for Government/Proposal #9

Major Strategies in Proposal:

1. Require all Coloradoans to purchase maintenance care coverage in the individual market
2. Create reinsurance pools for preventive care and catastrophic care, funded by maintenance care premiums
3. Individuals and businesses would be eligible for 25% tax deduction for contributions made toward purchase of employee coverage
4. Replace Medicaid with program for low-income that provides vouchers for purchase of coverage

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Create statewide system of clinics for the minimally insured or uninsured; no details 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase maintenance care coverage through the individual market; no enforcement mechanism ◦ Provide vouchers for low-income; full subsidies up to 150% FPL; partial up to 250% FPL ◦ Guarantee issue of maintenance tier 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Preventive and catastrophic care covered at 100% ◦ Provide voucher for low-income equal to the cost of 80% of individual policies for those under 150% FPL ◦ Partial subsidy for those between 150% and 250% FPL ◦ Provide up to 25% discount for healthy behaviors and achieving wellness benchmarks ◦ Provide individual tax credit for contribution toward employee premium 	Medium
Portability	<ul style="list-style-type: none"> ◦ All maintenance coverage is purchased through individual market ◦ Prohibit carriers in the individual market from raising rates or denying coverage based upon pre-existing conditions or age ◦ Provide subsidies up to 250% FPL 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Benefits	<ul style="list-style-type: none"> ◦ Require carriers in the maintenance market to provide a basic level of care ◦ Allow consumers purchase additional coverage ◦ Preventive and catastrophic care covered at 100% 	Medium
Quality	<ul style="list-style-type: none"> ◦ Promote evidence-based medicine through data clearinghouse, provider incentives and health care education ◦ Promote health information technology through tax credits, uniform standards, and improved data sharing ◦ Create processes that help consumers evaluate price and outcomes ◦ Create Colorado Health Commission to implement these initiatives 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Require individuals to purchase maintenance coverage through individual market ◦ Create minimum benefit package ◦ Create processes that help consumers evaluate price and outcomes 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Individual purchase of coverage in individual market; no group coverage ◦ Community rating and guarantee issue 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide premium discount of up to 25% for proof of healthy behaviors and achievement of healthy benchmarks, such as healthy blood pressure ◦ Cover preventive care at 100%, including annual physicals 	High
Sustainability	<ul style="list-style-type: none"> ◦ Require all Coloradoans to purchase maintenance care coverage through the individual market ◦ Preventive and catastrophic care covered at 100% through reinsurance pools ◦ Provide vouchers for low-income up to 250% FPL ◦ Prohibit carriers in the individual market from raising rates or denying coverage based upon pre-existing conditions or age 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: High 	Medium

Healthy Colorado Now/Proposal #10

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance
2. Require the uninsured to enroll in Personal Responsibility Option in Colorado (PRO-CO), and provide subsidies for coverage in PRO-CO for those up to 500% FPL
3. Expand Medicaid and CHP+ up to 250% FPL for all Coloradoans
4. Require employers who do not provide insurance to their employees to pay a payroll fee
5. Require guarantee issue and community rating in all non-ERISA insurance markets
6. Define high-value benefit package to be provided in PRO-CO and by all non-ERISA carriers

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Authorize committees of governing board to find ways to expand the number of primary care providers ◦ Provide planning grants and provider loans to increase safety net capacity 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Require the uninsured to enroll in PRO-CO ◦ Expand Medicaid and CHP+ up to 250% FPL for all Coloradoans ◦ Require employers who do not provide employee coverage to pay a payroll fee ◦ Reform all non-ERISA insurance markets ◦ Streamline enrollment for PRO-CO, Medicaid, and CHP+ ◦ Provide subsidies up to 500% FPL 	High
Affordability	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ up to 250% FPL for all Coloradoans ◦ Provide subsidies up to 500% FPL in PRO-CO ◦ Cap on total spending per beneficiary ◦ Copays to control utilization, particularly related to ER and drug formulary 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Portability	<ul style="list-style-type: none"> ◦ Provide PRO-CO enrollees continuous coverage regardless of change in employment status or health status ◦ Require guarantee issue and community rating in non-ERISA insurance markets to ensure coverage regardless of health status changes ◦ Subsidize coverage up to 500% FPL 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Define benefit package to be provided in PRO-CO and by all non-ERISA carriers ◦ Include preventive, acute, catastrophic, chronic disease management and end-of-life care ◦ Create benefit package through community process based on incentives for prevention, use of high-value services and a cap on total per beneficiary spending 	Medium
Quality	<ul style="list-style-type: none"> ◦ Authorize Standards and Quality Improvement Committee to work to create standards of quality measurement and implement them in PRO-CO ◦ Recommend these standards for adoption in public programs and the private market 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Copays to control utilization, particularly related to ER and drug formulary ◦ Create outcomes committee to monitor high use patients for case management ◦ Provide incentives to encourage end-of-life planning 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide choice of provider 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover evidence-based preventive care ◦ Create position on governing for representative from Department of Public Health and Environment to help develop wellness programs and coordinate with existing programs 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Monitor coverage of new technology ◦ Require employers who do not provide employee coverage to pay a payroll fee ◦ Use current state and federal funds to pay for Medicaid and CHP+ expansions and PRO-CO subsidies 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Low ◦ Efficiency: Medium 	Medium

Community of Caring/Proposal #11

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance
2. Require employers to contribute to employee coverage or pay assessment
3. Provide subsidies to low-income and small business
4. Leverage purchasing power of public and private sectors, except ERISA and Medicaid aged, blind, and disabled populations
5. Expand public programs: Medicaid to 200% for all Coloradoans and CHP+ to 300% for all Colorado children

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Replace Medicaid with purchasing pool ◦ Require plans to contract with safety net providers ◦ Provide safety net providers with enhanced reimbursement 	High
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Require assessment from individuals that do not have health insurance ◦ Create statewide purchasing pool that will purchase coverage for all Coloradoans except certain populations⁹ ◦ Provide subsidies up to 300% FPL in purchasing pool ◦ Require health plans to comply with guarantee issue and community rating standards ◦ Expand public programs to 200% for adults and 300% for children ◦ Streamline Medicaid outreach and enrollment 	High

⁹ Individuals covered by ERISA plans and Medicaid populations such as aged, blind, and disabled

Criterion	How Proposal Addresses Criterion	Rating
Affordability	<ul style="list-style-type: none"> ◦ Require employers to contribute at least 50% toward employee and family coverage or pay an assessment ◦ Require employers to offer pre-tax contributions for employee premiums ◦ Provide subsidies for small employers based on need ◦ Subsidize premiums and limit copayments for those up to 300% FPL 	High
Portability	<ul style="list-style-type: none"> ◦ Create purchasing pool for all but ERISA and certain Medicaid populations ◦ Require guarantee issue and community rating ◦ Provide subsidies up to 300% FPL 	High
Benefits	<ul style="list-style-type: none"> ◦ Create standard benefit package, based on CHP+ benefits with enhancements for oral and mental health ◦ Allow health plans to offer products with varying copays or additional benefits ◦ Provide extra benefits to special populations or enrollees who purchase additional coverage 	High
Quality	<ul style="list-style-type: none"> ◦ Create Community of Caring Collaborative that will develop quality standards, collect data, and evaluate outcomes ◦ Require health plans to implement practices such as medical home, chronic care management, and wellness incentives ◦ Link incentives to outcomes such as pay-for-performance ◦ Support development of health information technology, including electronic health records, through Collaborative 	High
Efficiency	<ul style="list-style-type: none"> ◦ Create pool of uninsured, Medicaid, CHP+, individuals, small employers, and large employers ◦ Choose and contract with health plans using competitive bidding process ◦ Provide consumers with price and outcome information for plan selection ◦ Reduce administrative costs with single purchaser and limited number of plans 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide consumers with choice of plan in pool 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive, primary and mental health in benefit package ◦ Provide financial incentives for consumers for wellness such as health club memberships, sneakers, etc 	High

Criterion	How Proposal Addresses Criterion	Rating
Sustainability	<ul style="list-style-type: none"> ◦ Leverage purchasing power of private insurance markets and public programs ◦ Increase health plan competition and reduce administrative costs ◦ Require employers to contribute ◦ Maximize federal funds ◦ New source of state funds could include: federal Medicaid match, provider taxes, tax on reinsurance, alcohol tax and tobacco tax 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: High 	High

A Plan for Covering Coloradans/Proposal #12

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance
2. Require employers to contribute to employee coverage or pay reasonable assessment
3. Create purchasing pool to replace existing individual, small group and large group markets, except ERISA, Medicaid and CHP+
4. Provide subsidy for purchasing coverage in pool up to 400% FPL
5. Expand public programs for disabled, elderly, medically needy, children and parents (up to 300% FPL) and childless adults (up to 100% FPL)

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Provide 24 hour/7 day a week nurse line for all Colorado residents ◦ Improve Medicaid managed care and provider reimbursement ◦ Require safety net providers be included in networks serving subsidized patients 	High
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradans to have health insurance ◦ Require evidence of coverage through state income tax filing; assess fee of uninsured and provide enrollment info ◦ Expand public programs for disabled, elderly, medically needy, children and parents (up to 300% FPL) and childless adults (up to 100% FPL) ◦ Create single insurance market with guarantee issue, pure community rating, and risk-adjustment ◦ Authorize purchasing pool authority to negotiate rates and define requirements for plan participation ◦ Provide subsidy for purchasing coverage in pool up to 400% FPL 	High
Affordability	<ul style="list-style-type: none"> ◦ Provide subsidy for purchasing coverage in pool up to 400% FPL ◦ Require different benefit designs for subsidy program, such as low deductibles and copays for those under 400% FPL 	High
Portability	<ul style="list-style-type: none"> ◦ Create purchasing pool for all but ERISA, CHP+ and Medicaid ◦ Require guarantee issue and community rating ◦ Provide subsidies up to 400% FPL 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Benefits	<ul style="list-style-type: none"> ◦ Define minimum benefit package based on best-available evidence of effectiveness ◦ Include prescription drugs, mental health, substance abuse, and dental ◦ Create 6-10 benefit packages, which could vary by provider network and cost-sharing. 	High
Quality¹⁰	<ul style="list-style-type: none"> ◦ Provide consumers with price, network, and customer service ratings of plans ◦ Develop guidelines, select outcome measures, and create provider financial incentives related to outcomes ◦ Identify and enroll patients with chronic disease and high-cost conditions in case management programs ◦ Create Office of Health Information Technology to create standards of interoperability, solicit bids for a certify a limit number of electronic health record products licenses, provide technical assistance to providers who are selecting systems, and provide grants or tax-credits to implement certified systems 	High
Efficiency	<ul style="list-style-type: none"> ◦ Create pool of uninsured, individuals, and small employers and some large employers ◦ Standardize benefit plans to allow consumers to compare plans based on price and quality ◦ Standardize forms and billing systems ◦ Increase efficiency of Medicaid program through merging Medicaid and CHP+, reforming Medicaid managed care, and using a Medicaid PDL 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide choice of 6-10 benefit plans ◦ Provide choice of at least two health plans for premium subsidy recipients 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide full coverage for screening and treatment of mental health ◦ Provide coverage for effective obesity treatment 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Expand Medicaid and CHP+ to maximize federal funds ◦ Require employer contribution or reasonable assessment ◦ Require everyone to have health insurance ◦ New funds may be needed for expansions and subsidies; could be funded through premium tax or provider tax or taxes on tobacco, alcohol or luxury goods 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: High 	High

¹⁰ Significantly more detail on quality initiatives was included in Appendix F of the proposal

Colorado Balanced Choice Health Care Reform/Proposal #13

Major Strategies in Proposal:

1. Require all Coloradoans to have health insurance
2. Require employers to contribute to employee coverage or employee pays 4.5% payroll contribution to Balanced Choice
3. Create Balanced Choice for all Coloradans; those with employer coverage, individual coverage, or Medicare can opt out
4. Provide assistance with co-payments and “gap” payments based on income and medical need

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Plan replaces Medicaid ◦ Ensure adequate payments to providers by ensuring that 75% of provider reimbursements are going to standard plan reimbursement ◦ Reimburse providers 50% of cost for care to non-residents 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require all Coloradoans to have health insurance ◦ Create Balanced Choice for all Coloradans; those with employer coverage, individual coverage, or Medicare can opt out ◦ Enroll automatically in Balanced Choice those who are in Medicaid and CHP+ and those who file state income tax without proof of coverage ◦ Provide subsidies 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Provide assistance with co-payments and “gap” payments based on income and medical need ◦ Eliminate deductibles ◦ Provide subsidies 	Medium
Portability	<ul style="list-style-type: none"> ◦ Provide continuous coverage within Balanced Choice regardless of health status, employment, or income changes ◦ Provide subsidies 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Benefits	<ul style="list-style-type: none"> ◦ In Balanced Choice: ◦ Create uniform benefits package based on Medicare but with enhanced drug and mental health benefits ◦ Retain Medicaid and CHP+ benefits for those enrollees ◦ Provide standard fee and provider fee information in provider offices and on the internet ◦ Set fees in this manner for provider, medications, lab and imaging ◦ Prohibit enrollees from having other coverage except for services not covered by Balanced Choice 	Medium
Quality	<ul style="list-style-type: none"> ◦ Create independent consumer organization that provides quality and price information to enrollees ◦ Establish integrated electronic health records and network, and provide incentive for providers to participate in network 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Create purchasing pool for Medicaid, CHP+ and uninsured; other voluntary enrollees ◦ Design standard benefit packages ◦ Require “gap payments” to providers in one plan ◦ Create independent consumer organization to provide quality data to consumers 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Allow consumers to pick their provider for each medical service 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive services and provide mental health parity 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Use current state and federal funds for health care to fund Balanced Choice ◦ Require employers to contribute to employee coverage or pay 4.5% payroll contribution to Balanced Choice ◦ Require .5% health Care Operations Tax on state income taxes ◦ Increase alcohol and tobacco taxes ◦ Collect enrollee premiums through payroll deduction or income tax filing 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

Comprehensive Health Advancement Plan for Colorado/Proposal #14

Major Strategies in Proposal:

1. Create modified single-payer model for the State of Colorado
2. Create state plan that covers all Coloradans, except employers could continue to offer coverage for their employees through private insurers
3. Negotiate with federal government to include Medicare and Medicaid in the pool
4. Create governing board for program that would set provider fees
5. Create new state departments to conduct cost containment and public education efforts
6. Fund program through income tax or payroll tax

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Preserve safety net for those not yet eligible for coverage 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Create modified single-payer model for the State of Colorado ◦ Create state plan that covers all Coloradans, except employers could continue to offer coverage for their employees through private insurance markets 	High
Affordability	<ul style="list-style-type: none"> ◦ Require 10% cost-sharing ◦ Waive cost-sharing for low-income ◦ Limit cost-sharing to 10% of adjusted gross income ◦ Tax payroll or income to fund system 	Medium
Portability	<ul style="list-style-type: none"> ◦ Cover everyone through program regardless of health status change, employment change or income change 	High
Benefits	<ul style="list-style-type: none"> ◦ Cover benefits similar to Medicare plus dental ◦ Require 10% cost-sharing ◦ Determine benefit exclusions and review new technologies 	Medium
Quality	<ul style="list-style-type: none"> ◦ Create electronic health records and comprehensive statewide database ◦ Reimburse higher rates for providers who perform in top 10% of quality measures 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Efficiency	<ul style="list-style-type: none"> ◦ Reduce administrative costs by using single payer ◦ Negotiate prices for drugs and durable medical equipment ◦ Review need for medical facilities ◦ Require 10% cost-sharing 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Consumers may choose any provider in the state 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide financial incentives to individuals for attaining wellness targets 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Institute payroll or income tax ◦ Allow employers to discontinue coverage for employees ◦ Continue federal financial support ◦ Increase copayments and decrease provider reimbursements in recession 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: High 	High

Universal Colorado Health Insurance Plan/Proposal #15

Major Strategies in Proposal:

1. Require every Colorado resident to have health insurance with minimum benefits
2. Require every employer in Colorado to pay for minimal coverage for employees and dependents
3. Provide coverage to the uninsured through state-funded premium payment
4. Create single insurance pool for employers, Medicaid, unemployed
5. Require community rating and provide minimum benefit package
6. Create Medical Benefits Commission to define minimum benefit package and choose health plans for pool

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Require providers to accept insurance purchased through pool 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Create single insurance pool for employers, Medicaid, unemployed ◦ Require every Colorado resident to have health insurance with minimum benefits; no enforcement mechanism ◦ Require every employer in Colorado to pay full cost for minimal coverage for employees and dependents ◦ Require community rating and provide minimum benefit package in purchasing pool ◦ Allow employer to choose which plans are offered to employees 	Medium
Affordability	<ul style="list-style-type: none"> ◦ Provide coverage to the uninsured in the pool through state-funded premium payment ◦ Charge copays on a sliding scale ◦ Allow plans to offer benefit plans with varying cost-sharing 	Medium
Portability	<ul style="list-style-type: none"> ◦ Require state or employer to take over coverage on first month of employment change ◦ Eliminate change in premiums based on health status change through community rating ◦ Provide subsidies 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Determine benefits by cost and value ◦ Include possibly preventive, catastrophic, mental drugs, hospitalization and office visits 	Medium
Quality	<ul style="list-style-type: none"> ◦ Require quality information from insurance companies and providers for pool's use 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Efficiency	<ul style="list-style-type: none"> ◦ Reduce administrative costs through single pool and reduced number of plans ◦ Increase competition among plans by requiring standard benefit package 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require providers to accept all insurance purchased through pool 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive care in the minimum benefit package 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Require employers and taxpayers to pay for premiums 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Medium ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

Colorado Health Services Program/Proposal #16

Major Strategies in Proposal:

1. Create single, publicly-financed program design for integration of the financing, delivery and administration of health care
2. Govern and administer program like a public utility
3. Create governing board to set yearly budget, determine provider rates, and establish statewide standards of care
4. Create Colorado Health Trust insulated from general state budget
5. Charge premiums through income tax or payroll deduction OR implement new payroll tax or income tax

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Allow consumers to choose any provider ◦ Retain safety net providers to serve rural, non-English speakers and migrant workers 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Create single, publicly-financed program design for integration of the financing, delivery and administration of health care 	High
Affordability	<ul style="list-style-type: none"> ◦ Charge premiums through income tax or payroll deduction OR implement new payroll tax or income tax ◦ Allow employers to pay for employees ◦ Eliminate copayments for first three years 	Medium
Portability	<ul style="list-style-type: none"> ◦ Cover everyone in single pool regardless of employment, health status, or income change 	High
Benefits	<ul style="list-style-type: none"> ◦ Determine benefit package annually and address needed limitations ◦ Include primary, hospitalization, lab, emergency, auto and worker's compensation, mental health, substance abuse, dental, and, eventually long-term care in covered benefits 	High
Quality	<ul style="list-style-type: none"> ◦ Authorize governing board to create statewide standards of care ◦ Create statewide, integrated patient health information network for cost, utilization, and quality information ◦ Use statewide data to reward providers for high-quality care and identify training needs 	High
Efficiency	<ul style="list-style-type: none"> ◦ Reduce administrative costs through single payment administration ◦ Authorize governing board to create provider rates and set single formulary 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Allow consumers to choose any licensed health care provider in the state 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive services ◦ Coordinate with public health on wellness projects 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Authorize governing board to determine annual budget ◦ Index funding to rate of growth like GDP ◦ Create Colorado Health Trust insulated from general state budget ◦ Use existing state and federal health care funds ◦ Create new taxes to replace premiums such as income or payroll tax OR use insurance premium model through income tax system 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: Medium 	High

Universal Capitation Plan/Proposal #17

Major Strategies in Proposal:

1. Create single, publicly-financed program design for integration of the financing, delivery and administration of health care
2. Elect a state board to purchase prescription drugs, expensive technologies, and assure adequate number of providers
3. Elect local boards, hire local epidemiologists, and conduct annual epidemiological assessments
4. Form Health Care Delivery Systems (HCDS) that include all services in return for per person capitation payment
5. Create Primary Well-being Centers that provide primary and wellness care and are associated with a HCDS
6. Allow patients to choose the Primary Well-Being Center of their choice
7. Fund with employer and employee taxes

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Require state board to assure adequate number of providers ◦ Require local boards to assure staffing underserved areas 	Medium
Coverage	<ul style="list-style-type: none"> ◦ All Coloradoans would receive coverage ◦ Create Primary Well-Being Centers (PWBC) that provide primary and wellness care and serve 25,000 people ◦ Reimburse PWBC on a per person capitated basis ◦ Allow consumers to choose their PWBC and change on an annual basis 	High
Affordability	<ul style="list-style-type: none"> ◦ Require local boards to determine copayment schedule ◦ Tax employers and employees to fund system 	High
Portability	<ul style="list-style-type: none"> ◦ Assure complete portability for Colorado residents regardless of income, employment, and health status changes 	High
Benefits	<ul style="list-style-type: none"> ◦ Include mental health, substance abuse, prescription drugs, dental, home health and nursing care in benefit package 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Quality	<ul style="list-style-type: none"> ◦ Create integrated health information technology system that, in conjunction with epidemiological efforts, can be used to judge health and quality ◦ Elect subcommittee of ethnic minorities to address cultural competency, training of minority providers, and disparities 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Authorize elected boards to create purchasing pools for drugs and supplies, create drug lists, and review purchase of expensive technology ◦ Lower administrative costs for payment of services ◦ Capitated payments to providers 	High
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require consumer to pick Primary Well-Being Center of their choice 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive and wellness services ◦ Hire an epidemiologist and a team of health educators for every 25,000 people ◦ Conduct annual epidemiological assessments 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Constrain growth of program budget to GDP growth ◦ Fund system through employer and employee taxes 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: High 	High

Colorado AllCare/Proposal #18

Major Strategies in Proposal:

1. Create government-operated system that covers everyone
2. Provide access to any licensed provider
3. Provide comprehensive benefits and all medically necessary care
4. Create appointed state board to develop provider rates and drug pricing
5. Implement statewide health information technology system
6. Fund with employer and employee payroll tax

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Provide access to any licensed provider ◦ Provide subsidies to rural providers when necessary 	High
Coverage	<ul style="list-style-type: none"> ◦ Create government-operated system that covers everyone 	High
Affordability	<ul style="list-style-type: none"> ◦ Eliminate copays and deductibles ◦ Create payroll taxes that are lower than current premiums 	High
Portability	<ul style="list-style-type: none"> ◦ Cover every Coloradoan regardless of employment, income, or health status changes 	High
Benefits	<ul style="list-style-type: none"> ◦ Provide comprehensive benefits including mental health, prescription drugs, dental, and long-term care 	Medium
Quality	<ul style="list-style-type: none"> ◦ Implement statewide health information technology system for electronic health records and claim filing ◦ Publicly-report provider performance data ◦ Use provider education to target areas of concern 	Medium
Efficiency	<ul style="list-style-type: none"> ◦ Reduce administrative costs for payers and providers 	Medium
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide access to any licensed provider 	High

Criterion	How Proposal Addresses Criterion	Rating
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Cover preventive services 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Use existing public funds used for health care ◦ Institute payroll and sales tax 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: Medium ◦ Efficiency: Medium 	Medium

Colorado Complete Healthcare Reform/Proposal #19

Major Strategies in Proposal:

1. Create single-payer systems that expands Medicaid to cover every Coloradoan
2. Create local boards that will negotiate hospital budgets and provider fees
3. Provide each Coloradoan with a primary care team composed of a physician, nurse, social worker and advocate
4. Reform medical malpractice
5. Fund with income and sales taxes

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Provide each Coloradoan with a primary care team composed of a physician, nurse, social worker and advocate 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Create single-payer systems that expands Medicaid to cover every Coloradoan 	High
Affordability	<ul style="list-style-type: none"> ◦ Fund with income and sales taxes ◦ Eliminate premiums, deductibles, and copayments 	High
Portability	<ul style="list-style-type: none"> ◦ Provide coverage regardless of changes in employment, income or health status 	High
Benefits	<ul style="list-style-type: none"> ◦ Provide each Coloradoan with a primary care team composed of a physician, nurse, social worker and advocate ◦ Provide benefits that are more comprehensive than current private health plans including mental health, long-term care, prescription drug, and annual nutrition evaluation ◦ Determine annually what benefits will not be covered because they are ineffective or dangerous 	High
Quality	<ul style="list-style-type: none"> ◦ Create electronic health record and personal health records for all Coloradoans ◦ Create board committee to oversee safety and quality issues including developing guidelines, collecting and evaluating data, and implementing policies ◦ Provide rewards for provider best practices 	High
Efficiency	<ul style="list-style-type: none"> ◦ Create local boards that will negotiate hospital budgets and provider fees ◦ Limit administrative costs to 5% 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Allow consumers to choose any provider 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide annual nutritional services, preventive dental, medication management, and wellness classes ◦ Provide tax incentives for healthy products and services 	High
Sustainability	<ul style="list-style-type: none"> ◦ Use current public funding for health care including Medicare and Medicaid ◦ Fund with some combination of sales tax, income tax, lottery game, or taxes on unhealthy products 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: High ◦ Quality: High ◦ Efficiency: Medium 	High

Colorado Health Coverage and Jobs Solution/Proposal #20

Major Strategies in Proposal:

1. Require all Federal Employees Health Benefit Plan (FEHBP) insurance carriers in Colorado to offer their FEHBP benefits and premiums to Colorado residents but in a separate risk pool

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Not specifically addressed 	Low
Coverage	<ul style="list-style-type: none"> ◦ Offer FEHBP plan and premium ◦ Anyone can enroll 	Low
Affordability	<ul style="list-style-type: none"> ◦ Require employers who enroll to pay 75% of employee premium ◦ Use the copays of FEHBP plans 	Low
Portability	<ul style="list-style-type: none"> ◦ Prohibit medical underwriting ◦ Provide subsidies 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Offer existing FEHBP benefits ◦ Include HMO, PPO and high-deductible plan options 	Medium
Quality	<ul style="list-style-type: none"> ◦ Apply industry best practices 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Pay customers to get check ups ◦ Provide transparent provider pricing ◦ Reward providers with high customer satisfaction and efficiency 	Low
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide choice of plan and benefit design 	Medium
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide personal health coaching by email, 24-hour nurse line, healthy home discounts, and disease management programs 	Low
Sustainability	<ul style="list-style-type: none"> ◦ Fund enrollment through premiums of those who participate 	Not Scored

Criterion	How Proposal Addresses Criterion	Rating
Comprehensiveness	<ul style="list-style-type: none">◦ Coverage: Low◦ Quality: Low◦ Efficiency: Low	Low

FAIR Health Care/Proposal #21

Major Strategies in Proposal:

1. Repeal any and all mandates that require insurance policies to cover certain services
2. Eliminate business group of one in small group market
3. Replace the current Medicaid program with defined-contribution vouchers and Health Opportunity Accounts
4. Create new Medicaid policies allowed by the Deficit Reduction Act, including benefits, copays, long-term care eligibility, and community-based care
5. Allow Medicaid to compete with charities by establishing dollar for dollar tax deductions for donations to qualified Colorado charities

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Increase access to providers for Medicaid recipients through voucher system 	Low
Coverage	<ul style="list-style-type: none"> ◦ Eliminate business group of one in small group market 	Low
Affordability	<ul style="list-style-type: none"> ◦ Eliminating mandates makes coverage more affordable ◦ Eliminating business groups of one makes small group insurance more affordable ◦ Allow Medicaid enrollees to pick their own copay structure by allowing them to purchase their own coverage with a voucher 	Low
Portability	<ul style="list-style-type: none"> ◦ Allow Medicaid voucher recipients to convert Health Opportunity Accounts into Health Savings Accounts 	Low
Benefits	<ul style="list-style-type: none"> ◦ Repeal any and all mandates that require insurance policies to cover certain services ◦ Replace the current Medicaid program with defined-contribution vouchers and Health Opportunity Accounts 	Low
Quality	<ul style="list-style-type: none"> ◦ Make Medicaid recipients more sensitive to quality and cost by using vouchers 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Increase use of consumer-directed care in Medicaid ◦ Increase use of home care in Medicaid long-term care programs ◦ Increase use of Medicaid cost-sharing through vouchers 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Provide Medicaid recipients more choice of coverage through vouchers ◦ Give Medicaid long-term care recipients more choices of setting and provider 	Medium
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Not addressed 	Low
Sustainability	<ul style="list-style-type: none"> ◦ No new public funds needed 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low

Neighborhood Nurse Practitioner Clinics/Proposal #22

Major Strategies in Proposal:

1. Create neighborhood nurse practitioner clinics to serve the uninsured and underinsured
2. Charge \$25 per monthly fee to neighborhood residents for primary care, preventive care, and chronic care management
3. Provide financial assistance to nurse practitioners through educational loan forgiveness for those who open clinics and loans for purchasing buildings (homes) for clinics

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Provide free primary care for all who are clinic members 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Give premium discounts to clinic members 	Low
Affordability	<ul style="list-style-type: none"> ◦ Charge flat monthly fee for clinic membership 	Low
Portability	<ul style="list-style-type: none"> ◦ Not addressed 	Low
Benefits	<ul style="list-style-type: none"> ◦ Provide primary, preventive, and chronic care 	Low
Quality	<ul style="list-style-type: none"> ◦ Allow members to discontinue membership if unhappy with clinic 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Create new option for primary care with low overhead ◦ Provide free care for members, encouraging primary and preventive care visits 	Low
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Create new option for receiving primary care ◦ Providing longer visits with nurse practitioner enables more discussion of illness and treatment options 	Low
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide longer and more frequent visits to increase time allowed to address prevention and wellness 	Medium
Sustainability	<ul style="list-style-type: none"> ◦ Fund through clinic member fees 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low

The Simple Healthcare Solution/Proposal #23

Major Strategies in Proposal:

1. Require physicians to see all patients
2. Make it illegal to sue providers
3. Require providers to post their prices
4. Provide state subsidy for preventive services
5. Require guarantee issue and modified community rating for catastrophic plans
6. Give tax credits for businesses and individuals that purchase health savings accounts
7. Eliminate Medicaid except for prescription drug coverage

Criterion	How Proposal Addresses Criterion	Rating
Access	<ul style="list-style-type: none"> ◦ Require physicians to see all patients 	Medium
Coverage	<ul style="list-style-type: none"> ◦ Require guarantee issue and modified community rating for catastrophic plans ◦ Give tax credits for businesses and individuals that purchase health savings accounts ◦ Eliminate Medicaid except for prescription drug coverage 	Low
Affordability	<ul style="list-style-type: none"> ◦ Requiring physicians to see all patients should result in more affordable premiums ◦ Provide state subsidy for preventive services 	Low
Portability	<ul style="list-style-type: none"> ◦ Require guarantee issue and modified community rating for catastrophic plans 	Medium
Benefits	<ul style="list-style-type: none"> ◦ Not addressed 	Low
Quality	<ul style="list-style-type: none"> ◦ Improve relationship between provider and patient ◦ Do not define and measure quality 	Low
Efficiency	<ul style="list-style-type: none"> ◦ Require providers to post their prices ◦ Eliminate malpractice 	Low
Consumer Choice and Empowerment	<ul style="list-style-type: none"> ◦ Require physicians to see all patients 	High
Wellness and Prevention	<ul style="list-style-type: none"> ◦ Provide funding for cost-effective preventive services 	Medium

Criterion	How Proposal Addresses Criterion	Rating
Sustainability	<ul style="list-style-type: none"> ◦ Eliminate Medicaid ◦ Fund preventive services 	Not Scored
Comprehensiveness	<ul style="list-style-type: none"> ◦ Coverage: Low ◦ Quality: Low ◦ Efficiency: Medium 	Low