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H.R. _____ S.R. ____
            HOUSE RESOLUTION NO. _____BY WHITEAD, SMITH, WHITAKER, BUKTA, LYKAM,
               FORD, FREVERT, REICHERT, THEDE, COHOON,
                          BERRY, and HEDDENS
   5 A Resolution urging implementation of disability=friendly
         principles for Iowa's health care coverage system.
   7 WHEREAS, a higher proportion of working adult 8 Iowans with disabilities do not have health care
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   9 coverage as compared with the general population of
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1 10 Iowans; and
1 11 WHEREAS, the lack of portability in health 1 12 insurance benefits often results in persons with
1 13 disabilities either being forced to remain in jobs to
  14 retain health care coverage or to deliberately become
1 15 impoverished to become eligible for publicly funded
1 16 health care coverage; and
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         WHEREAS, as the average age of Iowans continues to
1 18 rise and health care coverage requirements become more
1 19 restrictive, many more Iowans are likely to either
1 20 become afflicted with a disability or otherwise
  21 experience health care coverage problems now
1 22 experienced by persons with disabilities; and
1 23
         WHEREAS, as the needs and challenges relating to
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24 health care coverage have become increasingly 25 difficult to address, it is essential to adopt a set 1 26 of principles for the governor, the general assembly, 27 other policymakers, and businesses to apply in 28 addressing health care coverage needs of persons with 29 disabilities and other Iowans; NOW THEREFORE,

BE IT RESOLVED BY THE HOUSE OF REPRESENTATIVES, 1 That the governor, the general assembly, other 2 policymakers, and businesses are urged to apply all of 3 the following principles in addressing the health care 4 coverage needs of persons with disabilities and other 5 Iowans:

- 1. An individual is able to maintain stable health 7 care coverage despite changes in employment or 8 accumulation of personal assets so that working adults 9 with or without disabilities are not dropped from 2 10 coverage due to the extent of a disability or the 11 amount of service usage;
- Health care coverage is available to 2 13 individuals at an affordable cost by using various 2 14 cost=control strategies which may include pooling to 2 15 share risks and costs over very large groups of 2 16 individuals and the pools include both those who are 2 17 generally healthy and those who have disabilities;
- 18 3. An individual's contributions for the cost of 19 health care coverage are based upon both the 2 20 individual's ability to pay and the extent of the 21 applicable employer or public contribution to the 22 cost;
- 2 23 4. Health care coverage is made both physically 24 and cognitively accessible for all Iowans and the use 25 of limitation measures such as exclusions of 2 26 preexisting conditions is curtailed;
  - 5. The range of available health care coverage is 28 made broad enough to cover an appropriate range of 29 benefits, including but not limited to medications, 30 mental health treatment, preventive services, personal 1 health items, and special equipment. Coordination of 2 care and benefits among multiple providers is used so 3 that the needs of persons with disabilities are not 4 met through a system of second=class care;
- 5 6. The eligibility determination requirements used 6 for publicly supported health care available to 7 persons with disabilities is separated from the 8 requirements for other publicly supported benefits 9 available to such persons so that persons with 3 10 disabilities are not forced to become impoverished or 3 11 remain in poverty in order to secure health care 3 12 coverage and can instead purchase health care coverage

3 13 based on sliding fee scales or other flexible buy=in 3 14 options; and The transition between the health care coverage 3 15 7. 3 16 for children with disabilities and the coverage for 3 17 adults with disabilities is coordinated in order to 3 18 prevent gaps in care. The transition between the 3 19 coverage available through publicly supported programs 3 20 and private insurance is made seamless so that persons 3 21 with disabilities are able to pursue productive 3 22 employment and build personal assets; and 3 23 BE IT FURTHER RESOLVED, That the House 3 23 BE IT FURTHER RESOLVED, That the House of 3 24 Representatives finds that applying these principles 3 25 and providing better health care access for persons 26 with disabilities and other Iowans will result in 27 prevention of new health problems or secondary 3 28 conditions, reduce adverse medication effects, improve 3 29 preventive services and continuity of care, and 30 support greater independence for persons with 1 disabilities and other Iowans. 2 LSB 1436HH 83

3 jp/rj/14