

Ideas for Reform

- Allow small employers < 50 to purchase insurance like the rest of the marketplace (platinum, gold, silver and bronze plans)
- Require individual responsibility via proof of insurance or bond to prove financial capabilities
- With financial responsibility required, eliminate pre-existing conditions and allow portability of private health insurance plans
- Improve efficiencies and abuse (fraud) in government plans
- Encourage/incentives for consumer detection of abuse and fraud in government and private system
- State encourages greater participation in wellness and behavioral change initiatives, both in government and private plans
- Use savings in reform to subsidize uninsureds purchase of private coverage based on a sliding needs test