

## **SustiNet Health Care Plan Details**

The quality, affordable health care plan that:

- Keeps us healthy and takes care of us when we are sick
- Offers us quality health care choices
- Gives us more for our money
- Delivers peace of mind

SustiNet (HB 6600) is the most complete Connecticut-specific health care reform plan ready for action at the state legislature

SustiNet is built on the experience and input of people who know firsthand the good and bad of our current health care system - doctors, nurses and hospitals; small business owners and corporate leaders; people without health insurance and with inadequate coverage; labor unions; faith leaders; and health care advocates. They worked with Universal Health Care Foundation of Connecticut and leading national experts to design the best plan for our state that delivers quality, choice, better health and economic sustainability.

### **A smart choice that works for everyone**

SustiNet would be open to people and businesses to join by choice. If they like their current health insurance plan, they can keep it. If they choose SustiNet, they pay on a sliding scale based on income. SustiNet would be available to people regardless of pre-existing conditions, job changes, self-employment, divorce and other changes in life.

### **Building on numbers and success**

SustiNet ensures that the state wisely uses the dollars it is already spending on state employees, HUSKY and SAGA, by uniting them into a large self-insured health plan. It uses this critical mass of insured residents to improve how health care is delivered in our state, and to phase in the enrollment of more residents of Connecticut, including:

- the uninsured
- people with unaffordable or inadequate insurance
- sole proprietors and other self-employed people
- small businesses, municipalities, and non-profit employers, and
- businesses of any size

### **Effective oversight and accountability**

SustiNet combines the best of our public and private systems. It is governed by a board of directors representing providers, employers, consumers, unions and other stakeholders. The governance body reports to the legislature annually. The board will be charged with ensuring that SustiNet increases access, improves health quality and outcomes, and effectively controls costs. The board will contract with a private health insurer to administer the plan. A health insurance information clearinghouse is established to provide more public transparency on health plan costs and quality, and offer opportunities to educate and empower each of us.

### **Quality benefits that take care of your needs**

SustiNet offers a comprehensive, affordable benefit package including mental and dental health care. SustiNet offers the same health insurance benefits as a typical large employer in Connecticut. The plan does not scrimp on care or saddle individuals with unaffordable co-pays and deductibles.

## Care that improves health and controls costs over time

SustiNet does more than offer access to health insurance, it invests in improving the health of Connecticut's residents while controlling costs. Key features of this investment include:

- Everyone has a "medical home" to enhance care coordination, chronic care management,
- prevention and screenings, and culturally appropriate care
- Improved public health interventions to fight obesity, tobacco use and other addictions
- Implementation of electronic medical records
- Incentives that encourage high-quality, evidence-based medicine
- Breaking down barriers to care by increasing provider reimbursement rates for Medicaid and investing in workforce development

## Saves money for individuals and businesses

### Shares responsibility for costs

SustiNet is designed to control health care spending and save money for those hurt most by our broken health care system - small businesses and individuals with no insurance or inadequate coverage. By 2014, when SustiNet is fully implemented, it will save individuals and businesses \$1.7 billion. It will also bring \$800 million in federal funds into the state. Connecticut residents will save an average of \$875 per person on health care premiums and out-of-pocket expenses.

SustiNet is budget neutral during the first two years of its implementation. Beginning in 2012, it will require an investment by the state. The costs will be primarily in two areas: the phase-in of an increase in Medicaid reimbursement rates that will more fairly compensate hospitals, health centers and health care providers to care for people enrolled in those programs; and, support for individuals buying into SustiNet who earn too much to qualify for public health care programs but too little to pay full premiums.

SustiNet will be paid for by a combination of affordable individual premiums, modest contributions from businesses with an annual payroll greater than \$318,000 that do not offer health insurance to their employees, and other revenue sources to be determined by the legislature.

SustiNet transforms Connecticut's health care system. It saves money, brings in more federal revenue, pays fair provider reimbursements, offers quality, affordable health care for every Connecticut resident, and delivers peace of mind.

SustiNet has been raised by the Connecticut legislature's Public Health Committee as **HB 6600**.

**This bill passed the Public Health Committee 3/26/09, with a vote of 22-8 positive**

For more information on SustiNet: [www.healthcare4every1.org/SustiNet](http://www.healthcare4every1.org/SustiNet)  
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