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Legislator proposes subsidies to expand health coverage

GOP's Raussen introducing bill to cover about half of Ohio's uninsured

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Subsidizing claims of more than \$15,000 a year for certain chronic diseases and requiring insurance companies to cover those claims is a centerpiece of a health-care reform bill to be unveiled today in Columbus.

The bill from Ohio Rep. Jim Raussen, R-Springdale, chairman of the House's Health Care Access and Affordability committee, also would subsidize coverage for small companies, make it easier for children to be covered on their parents' policy and provide incentives for doctors and hospitals to computerize records.

While the proposals could cost \$150 million to \$500 million over the next six years, it would be well worth it to cover more than 600,000 of the estimated 1.3 million Ohioans who don't currently have health insurance, Raussen said Monday.

The proposal, which Raussen said has the support of Republican leaders in Columbus, adds another voice to the movement behind health-care reform in Ohio.

Several plans are proposed already, including one for a government-run system. Beachwood Democrat Armond Budish has said he supports universal coverage by subsidizing premiums for a private plan negotiated through the state's Department of Insurance.

"I think there's an opportunity in Ohio for a bipartisan strategy," said Bill Hayes, president of the Health Policy Institute of Ohio research group.

Gov. Ted Strickland hasn't endorsed any particular bill. His spokesman, Keith Dailey, said he was encouraged by the different proposals.

"Clearly, all sides of the spectrum recognize the need for reform," Dailey said.

Sticking points could include the income level at which subsidies kick in, how far to go toward universal coverage and whether to expand Medicaid, which accounts for almost 20 percent of the state's total spending.

Raussen's bill will take an incremental approach. Instead of mandating individuals get coverage and covering the cost, it will try to fill gaps in the market that increase the overall system's cost, he said. He said that was more practical than creating a state-run system.

"With some of the problems we face with Medicaid, I didn't think that was feasible," Raussen said.

The bill will include:

State subsidies for insurance companies to cover 85 percent of claims between \$15,000 and \$50,000. Insurers would be required to participate.

Chronic diseases such as diabetes or asthma account for as much as three-quarters of total health-care

spending, and coverage for those with chronic diseases costs five times as much as those without a condition, according to the Partnership to Fight Chronic Disease.

"Even though it's a smaller population, it's a costly population," Raussen said.

Subsidies to help companies with fewer than 50 workers offer coverage, depending on their profits and wages.

A new state board to oversee both programs.

Tax credits doubled to \$1,000 for individuals buying their own policies.

Increasing to 29 from 22 the maximum age when children can be covered by their parents' policy.

Incentives for hospitals and doctors to implement electronic records. Raussen said the incentives have not been finalized.

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