

“New Mexico Health Insurance Cooperative: What If?”

Sandoval Signpost | March 2019

http://www.sandovalsignpost.com/assets/images/Mar19SP_WebV2.pdf

New Mexico Health Insurance Cooperative: What If?

-DONNA MURRAY

Nationwide, health care was the number one concern of voters in the fall elections. With constant threats to the Affordable Care Act (ACA), there are lots of reasons to be worried—especially in New Mexico, which had the second-highest rate of uninsured residents in the nation before the ACA was passed. Along with dismantling important patient protections in the ACA, the message from Washington DC has been to punt health care coverage responsibility to the states. Tackling health care reform on the state level is now a necessity—and an

opportunity. What approach should we take?

What if New Mexico were to set up its own health insurance cooperative? What if we set up one large pool of almost all New Mexico residents to share the risks and reduce the costs? What if our premiums—along with funds already going toward health care for some New Mexicans, such as Medicare and Medicaid—could go into that pool, instead of paying into large insurance company coffers with high administrative costs?

Even those of us who can afford

health insurance know all too well the struggles of navigating a fragmented, convoluted, and opaque system, whose benefits are more and more becoming too costly for even the insured to actually use.

What if the competitive schemes and market manipulations to cover only the healthy were suddenly no longer incentivized by the existence of hundreds of competing plans that offer the same benefits with enormous premiums, bankrupting deductibles, unaffordable copays and coinsurance, and costs of care that continue to rise?

What if New Mexico residents, consumers, local businesses, medical providers, and communities made

key decisions around the utilization of health care resources, with *need* rather than *profit* driving those decisions?

Can't get an appointment with a specialist or even your primary care provider for two or three months? Not an uncommon scenario under the current system of health care. But what if there were no networks? Without networks, additional providers are freed up and available to see you. Oh, the freedom to choose our doctors and keep the doctors we choose!

What if businesses could compete with each other on a level playing field? If health care coverage is a

—continued next page

from page 16—Health

given, businesses of all sizes can gain recruitment and retention advantages. And, workers can change jobs to advance their careers, or take a job that is more suitable or they are more passionate about, without the threat of losing their health care coverage.

What if patients no longer had to worry about what is covered and how their coverage works? What if medications, medical supplies, and medical equipment were negotiated down to reasonable prices, with

the weight and force of approximately 1.7 million New Mexicans in one pool as leverage? What if premiums were based on income, with an upper limit cap, and deductibles eliminated, so that health care becomes truly affordable?

What if doctors, other health care providers, and their staff could spend more time with patients rather than time on the phone with insurers, justifying prior authorizations and disputing reimbursements? What if such a plan attracted physicians and providers from around the country to New Mexico, where we have a chronic shortage of medical professionals and specialists? More and more doctors are leaving the insurance-based system due to frustrations and obstacles to

providing quality care in our current, inherently sick, health care system.

Against this backdrop stands the New Mexico Health Security Act, which is up for passage in the 2019 legislative session. The 2019 *Act* is a study only of the Health Security *Plan* that would allow New Mexico to set up its own co-op to cover almost everyone in the state.

"This is a study bill. We need information and input to ensure that this co-op idea can work in New Mexico. Based on the Health Security Act's findings, the Legislature can decide whether to move forward with creating a health insurance cooperative." Debbie Armstrong, HB295 sponsor, told the *Los Alamos Daily*.

—continued next page

from page 17—Health

Under the Health Security Plan, all residents would have comprehensive benefits (including mental health), income-sensitive premiums, and no more networks. Private insurance would be shifted to a supplemental role. You'd keep your same benefits under Medicare and Medicaid, keep your retiree health benefits, and keep your sanity in navigating one health plan that follows you as long as you are a resident of New Mexico.

Call Senator Sapien, and let him know you want his YES vote for the Health Security Act Study, SB 279. The bill is truly a first step toward health care for all, in its call for a fiscal analysis to determine if the proposal being considered is financially feasible. The Plan is not tax-based—no new taxes—but instead, captures all current health care dollars and potentiates the cost savings of a new paradigm.

Let's study a well-thought-out solution that has been developed over years, with the input of New Mexicans from around the state. Prospects for passage are good in 2019; for more information or to get involved, visit www.nmhealthsecurity.org. We cannot afford to wait any longer to create sane and sustainable health care for ourselves, our families, and our fellow New Mexicans.