# Providers... Are You Fed Up?



- Unacceptably complex and costly billing/collections processes
- ▶ Insurers using low-value PAs, bogus denials of payment, and more to raise their profits
- Insurance networks that limit our patients' choices
- ► Multiple shifting formularies and skyrocketing drug prices
- ▶ Outdated income differences across specialties
- ▶ Patients confused by their plan's rules, and angry or worried about their medical bills
- Inadequate mental health coverage
- Private practitioners pleading with insurance companies for occasional "raises"
- Lack of transparency and accountability re costs, on all sides

#### It doesn't have to be this way in New Mexico!

The Health Security Plan (HSP) has been crafted over many years with extensive input from patients and providers. It's a smarter way of **financing** health care and **would allow providers to focus much more on patient care**. The HSP would be a new primary health plan that would automatically cover a substantial majority of New Mexicans. Those not covered by it would keep their current federally backed coverage (e.g., IHS, TRICARE, and at least at first, Medicare). This mixed approach **ensures that all New Mexicans have comprehensive and affordable health coverage**.

#### The Health Security Plan would:

- ► Shift private insurance to a supplemental role (as with Medicare), eliminating networks
- ► Have comprehensive benefits that mirror what state employees now enjoy
- ▶ Be funded by existing public dollars, sliding-scale premiums, and employer contributions—not by taxes
- ▶ Preserve the current system for providing care maintaining providers' independence
- Pay providers at rates above Medicare levels, and review the process used in valuing the work of providers
- ▶ Be run like a co-op, managed by a citizens' commission not a state government agency—with 1/3 of members being provider and hospital representatives
- ► Streamline billing, PAs, credentialing, etc.—helping private practices thrive again
- ► Require financial transparency across the board
- ► Create true parity for mental health coverage
- ► Reward providers working in underserved communities
- ► Use its clout to negotiate lower drug prices
- Substantially reduce auto and workers' comp insurance premiums

## Does the Health Security Plan really have a chance of happening?

Yes! In 2019, the NM Legislature ordered an independent fiscal analysis of the HSP. The final report confirmed what two prior studies had found: the HSP will reduce rising health care costs and result in universal coverage.

This latest study estimated the reductions in cost to be \$1.6 billion to \$2.7 billion in the first five years, depending on the underlying assumptions. Instead of going to insurance company overhead and profits, those huge savings could be used to lower premiums, raise provider payments, improve facilities, and/or expand patients' benefits.

Now it's time to move forward. The **2021 Health Security Planning** and **Design bill** establishes a transparent and publicly accountable four-year process for developing the details of the HSP.

### Health care organizations that support the Health Security Plan

- NM Psychiatric Medical Association
- ► NM Nurse Practitioners Council
- NM Nurses Association
- NM Pharmacists Association
- NM Society for Acupuncture and Asian Medicine
- ▶ NM Public Health Association

## What is needed now from providers like YOU?

- ► Learn more! Study the Health Security Campaign's website (below) and attend a training workshop for HSP advocates.
- ► Get fire in your belly! Help make this happen!
- Explain to colleagues how the HSP would be good for us and our patients.
- ► Talk to community groups, who often need speakers. Campaign staff will help you.
- Urge your state legislators to strongly support legislation to fully develop this Plan.
- ▶ Donate generously (\$250+) to the Campaign.
- ▶ Urge leaders of provider organizations to which you belong to actively support this Plan.

Let's take control of our destiny in New Mexico. We can't count on embattled D.C. politicians to solve our health system mess. We already have a carefully designed, innovative, and affordable Plan for New Mexico, with thousands of supporters!



Provider-Supporters of the Health Security for New Mexicans Campaign

www.nmhealthsecurity.org

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