

ACTION ALERT – Health Care Reform Pooling

Legislators passed the Iowa Health Care Reform Act (SF 389) in the 2009 session. The bill established a Health Care Coverage Commission – and one of its tasks is to find ways to help small non-profit employers provide health insurance coverage to their employees.

The Commission had its first meeting on Wednesday, September 9. The state pooling workgroup (which is charged to address these non-profit issues) held a public hearing on September 29 to give non-profit employers a chance to talk about the difficulties in providing health care coverage for their employees. Comments WILL be accepted after this date, but will not be included as a part of the hearing records.

YOU CAN STILL SUBMIT YOUR IDEAS, STORIES, and COMMENTS!

1. Submit written testimony to Charlie Wishman at CWishman@afscmeiowa.org.
2. Written testimony can be addressed to Marcia Nichols, Chair, Use/Creation of State Pool Workgroup.
3. Make sure you include your name and contact information.
4. Understand that this testimony is public, and will be available on the pooling work group website.

While you can write your testimony however you wish, the work group has asked that you consider the following questions when providing information. You do not need to answer them all, they were simply developed as a guide.

“What has been your experience in trying to offer health insurance benefits for the employees of your organization?”

- How many full and part-time employees you have
- What kind of coverage, if any, you offer now (deductibles, percentage co-pay, etc.)
- What percentage or amount of the premium is paid by employee and the agency or organization
- Trends over the last 5 years, i.e. deductible increases, premium increases, amount of premium paid by staff, etc.
- What percent are health insurance premiums of your total agency budget (this could also be included in talking about trends over the last 5 years).
- What strategies have you tried or are trying now to be able to offer health insurance to your employees?
- During this time period, have you had to change insurance carriers in order to be able to afford to provide coverage? If so, how many times and what difficulties might have been encountered in doing that?
- What recommendation(s) would you give this commission concerning our efforts to extend affordable, quality health coverage to you organization?