

LD 1264

Section 6. Changes to Dirigo Health. The Dirigo Board of Trustees shall:

- 1. Develop products, procedures.** Develop more affordable products and procedures that can reach uninsured and underinsured residents of the State to reduce uncompensated care;
- 2. Maximize federal initiatives.** Use subsidies to maximize federal initiatives, including Medicaid and any other National health reform;
- 3. Asset test.** Determine the impact of asset tests on determining eligibility;
- 4. Voucher program.** Consider offering a voucher-based program to provide health insurance benefits; and
- 5. Redesign.** Redesign the DirigoChoice product or products.

The Board shall report to Joint Standing Committee on Insurance and Financial Services regarding changes that will be made to the Dirigo Health program consistent with this section by January 1, 2010

Items to explore and discuss:

Eligibility-

- Uninsured/underinsured
- Asset test
- Definition of household income

Federal Funds-

- Maximize potential opportunities

Medical Benefits/Coverage-

- Product (HMO, PPO, POS)
- Carve out Rx

Cost Containment-

- Tiered Networks
- Limited Networks/risk sharing

Cost Sharing-

- Member

- DHA
- Subsidy Structure

Pricing-

- Target Medical Care Ratio
- Capitated rate

Voucher Program-

- Define credible coverage
- Preferred Carriers
- Amount of voucher