

# **Covering the Uninsured: North Carolina State Planning Grant**



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# NC State Planning Grant

- Goal is to develop a set of policy options to expand coverage to the uninsured
- Funded by the US Department of Health and Human Services, Health Services and Resources Administration
- Funded through the NC Department of Health and Human Services, Office of the Secretary
  - Project Officer: Dennis Williams, Senior Health Policy Analyst



# State Planning Grant: Partner Organizations

- NC Office of Research, Demonstrations and Rural Health Development
- State Center for Health Statistics
- Cecil G. Sheps Center for Health Services Research, University of North Carolina at Chapel Hill
- NC Department of Insurance
- NC Institute of Medicine



# Work Plan

- Steering Committee comprised of representatives of all the partner organizations that will guide the work
- Different partner organizations have different primary responsibilities
  - Secondary Data Analysis (*Sheps*)
  - Primary Data Collection (*State Center Health Statistics*)
  - Focus Groups (*Sheps*)
  - Identifying Public Insurance Options (*NC DHHS*)
  - Identifying Private Insurance Options (*NC DOI*)
  - Cost estimates of different options (*Sheps*)
  - State Level Task Force (*NC IOM*)



# Secondary Data Analysis

- CPS & MEPS
  - Description of uninsured
  - Length of time uninsured
  - Availability of employer-sponsored insurance (including offering and take-up rates)
  - Reasons people are uninsured
- Develop county-specific rates of uninsured (using CPS and county-level socio-economic data)
- Examine hospital discharge data to identify numbers of people without payer source, and ambulatory sensitive admissions



# Primary Data Collection

- Additional questions added to NC Behavioral Risk Factor Surveillance Survey (BRFSS) for first three months in 2005
  - Source of health insurance coverage and gaps in coverage in last 12 months
  - Reasons that uninsured did not have health insurance
  - Availability of employer-sponsored health insurance coverage
  - Access barriers





# Focus Groups

- FGI will conduct focus groups with employers, insurance agents, uninsured
  - Explore reasons that employers offer or don't offer insurance, or limitations in coverage
  - Explore reasons why uninsured lack coverage
  - Focus group participants will be asked to consider different insurance options to identify willingness to purchase at different insurance prices



# Cost Estimates

- Mercer will develop cost savings options to be tested in focus groups
- Mercer will develop cost estimates of different public and private health insurance options





# Task Force work

- Will meet monthly to:
  - Examine data on uninsured (secondary data analysis, BRFSS, focus groups)
  - Examine different policy options (considering other state's experiences)
  - Develop series of policy options to expand coverage to different groups of uninsured
    - Task Force can develop unified system or incremental approaches to expand coverage



# Task Force Work: Tentative Schedule

- February 24: Overview of the Uninsured
- March 18: Background information on health care costs and coverage options
- April 22: Initial discussion of public health insurance options
- May 20: Initial discussion of private health insurance options
- June 24: Initial discussion of small employer health insurance options
- July – early fall: Further discussion and refinement of options to expand health insurance coverage

*\*Schedule will be modified as needed*



# Report Dissemination

- NC IOM will produce:
  - Report that includes data on the uninsured and Task Force recommendations
  - Fact sheets geared for different audiences
  - Issue of the NC Medical Journal devoted to this topic—distributed to 22,000+ people across the state
- NC IOM will hold three regional meetings across the state to publicly disseminate findings and policy options