

June/July 2022

## Unions

- Benefits
  - Costs: Out-of-pocket maximums; cost comparisons with current health coverage
  - Inclusion of culturally specific benefits, i.e. indigenous health care system, “alternative” health care
  - LGBTQ+ union members have fought for additional coverage and benefits, will benefits under the new plan be just as comprehensive?
  - Negative if benefits are less than what union members currently have
- Multi-state employers
  - Union contracts with multiple states to include health care; union members cannot necessarily opt-out of those healthcare plans
  - Consider issue of noncontiguous states and employment via telework
  - Funding usually follows the worker back to home state to pay for health coverage
  - Traveling workforce members where health care is considered part of compensation; temporary Oregon employees do not pay income taxes
- Wages, taxes, costs
  - Need to better understand the income breakdown for household contributions
  - Need to better understand the balance between increases in wages vs. increases in taxes
  - Progressive co-pay system for wealthier people and to address concerns for younger adults who do not seek as much health care services and would not want to be taxed more
  - ERISA
    - What is the impact of costs and of the plan for employers continuing to offer insurance coverage?
- Access and equity
  - Pleased about access to coverage and care for all
  - Appreciate attention to equity and consideration of social determinants of health

## Employers

- Important to level the playing field between large and small businesses
  - Comparable benefits packages and cost sharing?
  - Consider lower tax rates for small businesses
  - Concern that small businesses will subsidize large employers
  - Could help small businesses that already provide insurance compete with large businesses
    - Or not, if ERISA plans have better benefits, etc.
- New taxes/New regulatory costs will be difficult to manage
  - Will small businesses have to pay as much in payroll taxes as large businesses?

June/July 2022

Small employers that don't offer insurance will be taxed more in the new system and this is a hardship

- Variety of small businesses pay through combination of PIT and/or business taxes
  - Self-employed; S Corporations; LLCs
  - Some may be burdened more than others with taxes
  - Consider current tax burden on businesses
- Levels of employees
  - Seasonal; temporary; part-time; full-time
- Oregon farming community considerations
  - Increasing costs
  - Seasonal workers
  - Labor intensive
  - Variable income
  - Large farms have mix of large and small business aspects
  - How will agriculture businesses be treated - as small or large employers?
- Balance between increasing costs and taxes
- Universal access to health is important
  - Decoupling insurance from employment is exciting – especially for part time workers

### **Health Care Systems & Hospitals**

- Workforce
  - Ensure a robust workforce for increased utilization
  - Attract and retain providers in rural areas
  - Build infrastructure with universities and public health departments
- Improve state health system capacity for increased utilization
- Long Term Care should be included the Plan
- Remove politics from the Board and from the Health Plan
- There are already a lot of health reform proposals underway
- Transition
  - Continue local accountability and regional involvement in the planning and creation
  - Need clearer understanding of the practical transition plan
  - Account for costs to transition workforce
  - Continued collaboration and dialogue with hospitals and health systems
- Payments
  - Out of state payments handled by the Plan, rather than hospitals
  - Out of state insurers payments should be handled by the Plan
- Younger Adults
  - Children able to stay on their parent's coverage until they are 26 years of age; what will happen with this group?

June/July 2022

- Reduction of administrative burden and more simplicity in the system is positive
- Appreciate coverage for all and addressing equity

### **Healthcare Professionals /Providers**

- Use evidence-based decision making in the formation of the Plan and future decisions
- Health care quality/ patient safety
  - How to ensure patient safety and quality are not sacrificed
  - Ensure smooth transition for patients
  -
- Avoid replicating challenges that are problematic in today's system
  - Do not recreate the same barriers and issues that exist in the current system
  - Do not create new administrative barriers for providers or patients
- Workforce
  - Ensure a robust workforce for increased utilization
  - Attract and retain providers in rural areas
  - Build infrastructure with universities and public health departments
- Improve state health system capacity for increased utilization
- Include Long Term Care
- Have physicians think about the payer shifts from the perspective of provider owned practices. Be cognizant of this shift and hear from providers.
- Information Technology
  - Funding for IT and better connecting providers and hospital systems
  - If EHR changes, include costs for training and transition
- Excited about streamlining administrative functions
- Increasing access and reducing costs for patients is great