



**POSITION STATEMENT OF
MONTANA MEDICAL ASSOCIATION
ON
EXPANSION OF HEALTH INSURANCE COVERAGE
ADOPTED SEPTEMBER 13, 2014**

The MMA supports the expansion of available health insurance coverage options for low-income Montanans who, while earning less than 138% of Federal Poverty Level, are not eligible to enroll in the traditional Medicaid program. Currently those earning less than 100% of Federal Poverty Level are not eligible to purchase an insurance product with a federal subsidy through the marketplace exchange. Patient access to physician care must be improved for this population through available insurance options.

The MMA endorses a sustainable, private-based option that allows for the purchasing of an existing commercial health insurance product through the marketplace exchange with a subsidy. This subsidy is likely to be available through a combination of federal funds obtained by an 1115 waiver process and state funding as defined in the Affordable Care Act. Such an option should focus on what will work best for Montana, providers, and patients by incorporating reforms. These reforms may include elements designed to promote patient accountability, encourage feedback between health care insurers, patients, and providers, and stimulate more efficient delivery of health care.

This approach would improve access to quality health care through appropriate payment for services. Other objectives of this private-sector based, health care coverage option, include:

- (1) Improve the health of the population of Montana
- (2) Attract insurance carriers and enhance competition in the Montana Insurance Marketplace
- (3) Promote individually-owned health insurance;
- (4) Strengthen personal responsibility;
- (5) Improve continuity of coverage, prevent “churning”;
- (6) Reduce the size of the state-administered Medicaid program;
- (7) Encourage appropriate care, including early intervention, prevention, and wellness;
- (8) Increase quality and delivery system efficiencies;
- (9) Facilitate payment innovation, delivery system reform, reduction of incidence of defensive medicine, and market-driven improvements;
- (10) Discourage over-utilization; and
- (11) Reduce waste, fraud, and abuse.

The MMA finds this private-sector based, health care coverage approach preferable over expansion of the traditional Medicaid program. However, MMA would alternatively support an expansion of the traditional Medicaid program to include these low-income Montanans recognizing that access to health care insurance can improve the health of this population and under the condition that the policies are put in place for delivery system reforms, and measures taken to encourage appropriate care and strengthen personal responsibility.