

States Try to Expand Health Insurance Coverage

BY MARY ELLEN SCHNEIDER
Senior Writer

NASHVILLE, TENN. — States have shown renewed interest in building on employer-sponsored insurance to expand access, Sharon Silow-Carroll, senior vice president of the Economic and Social Research Institute in Teaneck, N.J., said at the annual conference of the National Academy for State Health Policy.

Factors driving the trend include de-

clining employer-sponsored insurance and rising health care costs.

States have applied various approaches:

► **Limited benefit plans.** Some states are allowing the sale of lower-cost, limited benefit plans and other options such as health savings accounts coupled with high-deductible plans.

► **Premium assistance.** Other states are offering premium assistance through Medicaid, the State Children's Health Insurance Program, and other public programs.

► **Reinsurance.** There has also been a lot of interest in reinsurance through indirect subsidies to employers and workers. New York pays 90% of claims between \$5,000 and \$75,000 for eligible individuals.

► **State-negotiated health plans.** States also are using their purchasing power with or without additional subsidies to provide more affordable health insurance options.

► **Employer mandates.** State policy makers can try to increase employer-sponsored coverage by requiring employers to

cover workers or pay a fee to the state to arrange coverage. Strategies that build on employer-sponsored insurance offer a way to expand access without the state bearing the full cost. But employer participation in voluntary strategies has been fairly low so far. ■

Medicare Drug Benefit Guide

The Medicare Rights Center has released a free guide for physicians who assist older and disabled patients in understanding the new Medicare drug benefit, to begin in January 2006. "Medicare Drug Coverage 101: Everything You Need to Know About the New Medicare Prescription Drug Benefit" contains 101 questions and answers. To obtain a copy, visit www.medicarerights.org.

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INDEX OF ADVERTISERS

Adams Respiratory Therapeutics	
Mucinex	60
American Express	
Corporate	53
Assurant Health	
Insurance	24
Astellas Pharma US, Inc.	
Adenoscan	33-34
AstraZeneca LP.	
Crestor	62a-62b
Boehringer Ingelheim Pharmaceuticals, Inc.	
Mirapex	61-62
Bristol-Myers Squibb Medical Imaging, Inc.	
Cardiolite	24a-24b
Forest Pharmaceuticals, Inc.	
Lexapro	14a-14b
Namenda	27-31
Campral	46a-46b
Combunox	58a-58b
LifeScan, Inc.	
OneTouch	10
Eli Lilly and Company	
Humalog	79-80
Merck & Co., Inc.	
Zocor	22a-22b
Fosamax Plus D	36a-36d, 37
Corporate	56a-56b
Vytorin	68a-68b, 69
Organon Pharmaceuticals, USA Inc. / Ligand Pharmaceuticals	
Avinza	74a-74b
Ortho-McNeil Pharmaceutical, Inc.	
Levaquin	65-66
Pfizer Inc.	
Lyrice	3-7
Viagra	11-12
Celebrex	17-21
Caduet	40-43
Zmax	45-46
Corporate	49, 51
Lipitor	55-56
P&G	
Prilosec OTC	71
Sanofi Aventis	
Corporate	38-39
Ambien CR	77
Takeda Pharmaceuticals America, Inc.	
Rozerem	66a-66d
Wyeth Pharmaceuticals Inc.	
Effexor XR	8a-8d, 72a-72d
Wyeth Pharmaceuticals Inc. and Monarch Pharmaceuticals, Inc.	
ALTACE	34a-34b



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