

10 Things to know

about the Chamber's Minimum Benefit Plan

The Minimum Benefit Plan addresses the following issues...

- 1. Affordability.** The benefit plan would cost no more than \$150 monthly for a single person and \$350 for a family and serve as an option for employers, entrepreneurs and individuals alike.
- 2. It reduces the number of uninsured.** Provides a benefit option for small businesses and the working uninsured. Individuals in families headed by an employee at a private sector firm with less than 100 workers are almost twice as likely to be uninsured.
- 3. Portability.** The plan serves as an affordable alternative to COBRA, providing a basic level of benefits to those leaving employment.
- 4. Prevention.** Preventive services would be covered with the intent of deterring emergency room usage, encouraging a more active role in health management and improving general health.
- 5. Supports Entrepreneurship:** The plan grants access to basic, affordable benefits to support entrepreneurs. Families in Michigan headed by a self-employed person are three times more likely to be uninsured.
- 6. Individual Responsibility:** Requiring individuals to take more responsibility is necessary in order to appropriately spread risk and help keep health care affordable.
- 7. Implementable:** State-level action can create an affordable option that does not increase the State budget. We cannot wait for a solution from Washington D.C.
- 8. Practical:** The plan is not the silver bullet to solving every health care concern, but it is step in the right direction, and will get preventative and urgent care services to those who need it.
- 9. Basic Benefits:** The plan is neither comprehensive nor catastrophic insurance, but rather an affordable benefit plan providing access to often-utilized preventive and urgent care services.
- 10. Collaborative:** Will be modeled after County Health Plans such as plans B & C from Kent Health Plan. Those unable to afford the entire minimum benefit premium may qualify so subsidize support through County Health Plans.

For decades, countless groups have worked to advance the cause of health care reform in different ways with little success. The minimum benefit plan is a practical, portable, affordable plan and a market-based solution to reduce the number of working uninsured. The proposal is by no means the answer to all the complex challenges that face our health care system. It is, however, an attainable plan Michigan can implement to address the pressures placed on employers and citizens by the state of our health care system.

The Grand Rapids Area Chamber of Commerce believes Michigan needs affordable health care options, and we welcome a productive discussion which moves us toward this goal. For more information, contact Andy Johnston at 616.771.0335 or johnstona@grandrapids.org.