

# Healthy Wisconsin

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## Council Input on Concepts

November 9, 2006



# Target Population

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- Targeted at the small group market
- Should be employer-based
- Needs to consider crowd out concerns
- Could start incrementally – perhaps start with a pilot program to test impact.

# Structure

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- Participation must be mandatory or it will not work.
- Must benefit employers who currently offer insurance
- Should not reward only “bad actors”
- Coverage should be portable
- Transparency in data, rates
- Level of benefits for primary products and interaction with wellness & quality programs
- Maintain incentives for insurers to manage costs such as requiring them to pay a percentage of the high cost cases.



# Funding

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- Must be subsidized
- Financing sources should match the benefit