



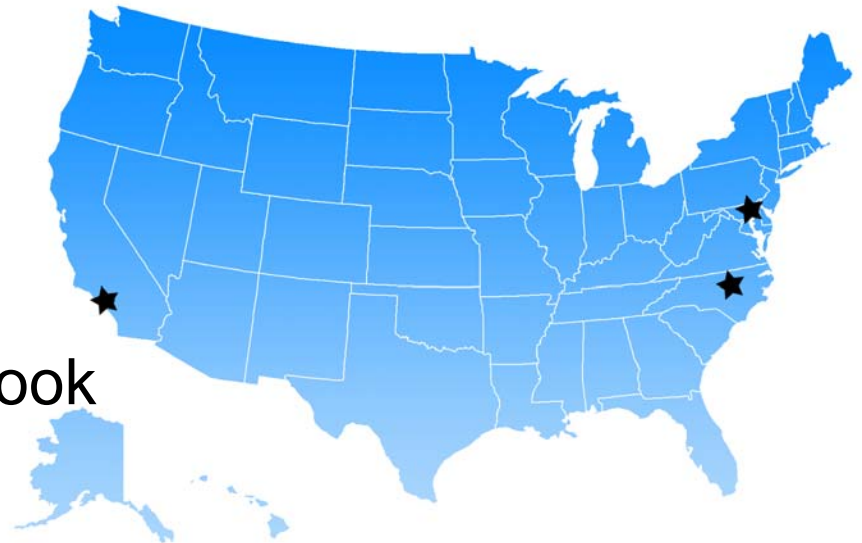
Defining and Supporting Consumer Interests

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About NHeLP

- National non-profit committed to improving health care access and quality for low income and underserved individuals and families
- State & local partners:
 - Disability rights advocates – 50 states + DC
 - Poverty & legal aid advocates – 50 states + DC
- Join our mailing list at www.healthlaw.org
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What Do Consumers Need?

"Americans need more choices in health insurance so they can find coverage that meets their needs."

— Alex Azar, Secretary,
Health and Human Services

Don't Speak For Us. Ask Us.

70% support ban on pre-ex exclusions

77% support no copays for preventive care

66% support Essential Health Benefits

23% support lifetime limits on coverage

New “Consumerism” Myths

- More choice is *always* a good thing
- Consumers need harsh incentives to act “in their best interest”
- U.S. health care spending increases are because consumers use too much care and make bad health care decisions

Real Consumer Values

- Having a *meaningful* set of options
- Having the information & supports needed to make informed choices
- Choice architecture that protects vulnerable enrollees
- Having supports to actually make the life choices they value

Duh.

Question:

How do you get meaningful consumer input?

Answer:

Invest in meaningful consumer input.

Example: Background

- Every state Medicaid program must run a Medicaid Care Advisory Committee (MCAC) that includes consumers
- Medicaid law requires states to support MCAC participation in policy development
- Pennsylvania's MCAC includes consumer members and a Consumer Subcommittee

Example: Pennsylvania MCAC

- MCAC meets monthly with Medicaid agency
- Consumer Subcommittee also meets monthly with agency
- Medicaid agency supports food, lodging, and other costs for consumers
- Medicaid agency provides updates and responds to requests for information

Example: Consumer Sub Attorneys

- Public interest lawyers represent the consumers – not by speaking for them but by sitting beside them
- Also by helping consumers prepare for the meeting, being on hand to answer questions during the meeting, and do follow up after the meeting

Example: Monthly Activity

15th – Phone conference between Medicaid agency, consumers, lawyers, to set agenda

20th – Lawyers send consumers extensive packet of materials for the meetings

25th – Consumer Subcommittee meets internally and then meets with Medicaid agency staff

26th – MCAC consumer reps pre-meet and then full MCAC meets with Medicaid agency

27th-7th – Develop comments to issues raised at MCAC Consumer Subcommittee, prepare minutes

10th – Managed Care, FFS, LTC subcommittees meet on alternating months

15th – Here we go again...

Outcomes

- Consumers: Information; contacts; meaningful impact; resolve client issues
- State agency: Better policy; gain legitimacy for initiatives; technical help; early warning system for problems; avoid bad press; stay out of court



Thank You

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