



# Policy Options Poll Results

## Joint Commission on Health Care Health Insurance Affordability Workgroup

Monday, November 29, 2021 – 10 a.m.

Virtual Meeting

Proposed Policy Option	Endorse	Make Changes Before Endorsing	Oppose	Neither Endorse Nor Oppose
<p><b>OPTION 1 - Increase marketing and navigators (pg. 20)</b>            JCHC could introduce a budget amendment to appropriate \$3.7 million in general funds (for a total of \$7 million when combined with assessment funds) to the exchange for an annual marketing program that would begin before open enrollment starts in November of 2023 for the 2024 plan year, and amend § 38.2-6505 of the Code of Virginia to direct the exchange administrator to prepare an annual marketing plan that includes outreach and navigator programs.</p>	4/5		1/5	
<p><b>OPTION 2 - Eliminate tobacco surcharge (pg. 24)</b>            JCHC could introduce legislation to prohibit the use of a tobacco surcharge by amending § 38.2-3447 of the Code of Virginia to change the tobacco use rate to 1:1.</p>	4/5			1/5

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<p><b>OPTION 3 - Establish individual mandate (pg. 25)</b>            JCHC could introduce legislation to amend § 58.1 of the Code of Virginia to require the Virginia Tax Commission to include a self-attestation check box on all individual state income tax returns, indicating whether or not the individual and family has health coverage, matching the check box with the W-2 form or the federally required “IRS-1095” form, and by adding a tax penalty to the Code of Virginia if health coverage cannot be verified or does not exist.</p>	1/5		2/5	1/5
<p><b>OPTION 4 - Enhance federal cost-sharing reductions (pg. 27)</b>            JCHC could introduce legislation to enhance federal CSRs by amending Title 38.2 of the Code of Virginia to direct the Bureau of Insurance to pay insurers offering plans on the state exchange based on the same methods used by the United State Secretary of Health and Human Services pursuant to 42 U.S. Code § 18071, and by appropriating the funds necessary for the cost of the payments.</p>	2/5	1/5 apply the payment to those between 250% and 400% of poverty	1/5	1/5
<p><b>OPTION 5 - Implement "FSA-like" cost-sharing reductions (pg. 28)</b>            JCHC could introduce legislation to establish a state-based cost-sharing reduction program by amending Title 38.2 of the Code of Virginia to require the exchange to distribute and administer flexible spending account debit cards to all qualified enrollees of the individual marketplace and appropriating necessary funding for the program.</p>	3/5	1/5 Please review the tax code to determine if individuals would have to report the debit cards as income. Will administrative costs be prohibitive?	1/5	

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<p><b>OPTION 6 - Establish a public option with rates at Medicaid + 15% (pg. 31-32)</b>                      JCHC Members could include language in the Appropriation Act directing the Bureau of Insurance to develop a Request for Proposals to administer a public option health insurance plan that would be sold on the Virginia exchange in all Virginia localities, with average provider reimbursement rates set at 26% below current average individual market reimbursement rates using data from Virginia Health Information.</p>	3/5		2/5	
<p><b>OPTION 7 - Establish a public option with rates at Medicaid + 25% (pg. 32)</b>                      JCHC Members could include language in the Appropriation Act directing the Bureau of Insurance to develop a Request for Proposals to administer a public option health insurance plan that would be sold on the Virginia exchange in all Virginia localities, with average provider reimbursement rates set at 16% below current average individual market reimbursement rates using data from Virginia Health Information.</p>	3/5		1/5	