



Healthy Wisconsin: Your Choice, Your Plan 19 Frequently Asked Questions

1. Will I have to change Doctors, specialists, or hospitals? No, you will be able to choose an affordable plan that includes your preferred medical providers. Healthy Wisconsin returns control of medical decisions to you and your primary doctor.

2. What will it cost me? It is estimated that families in the middle range of income will pay about \$750 less per year for health care each year than they are paying now. For those who are employed, you will be asked to pay on a sliding scale through a reasonable payroll assessment, similar to Social Security, of 4% per month. It is estimated that the typical Wisconsin worker will pay about \$100 per month, with a modest deductible of \$300, and no deductibles for children. A typical Wisconsin household will pay about \$160 per month, with a \$600 deductible per family. There will be modest co-pays of \$5 for prescriptions (\$15 for brand names) and \$20 for doctor visits. After that, all your costs are covered no matter what. Employers may choose to pay these costs on behalf of employees. Preventive care and on-going treatment of chronic diseases will have no co-pays or deductibles.

3. What will it cost my employer? Substantially less than your employer pays now, if they provide health insurance. On average your employer will pay about \$370 per employee each month. Overall the assessment on the average employers who currently provides health insurance will be 15% less than they are paying for health care now.

4. Will it increase taxes? No, Healthy Wisconsin is paid for by assessments **which replace what individuals and employers currently pay** for health insurance. In fact, it will save state and local government \$1.3 billion, by reducing what they have to pay for public employee health insurance. Overall, it is estimated that Healthy Wisconsin will save \$13.8 billion over the next 10 years because it cuts excessive insurance company profits and administrative costs, reduces administrative overhead at hospitals and doctor's offices, encourages prevention and better management of costly chronic medical conditions, and discourages inappropriate use of emergency rooms.

5. Is this a government take over of the health care system, or socialized medicine? No, Healthy Wisconsin does not change our first rate health care system. You will still receive care from the same network of private doctors, clinics, and hospitals. The plan changes the way we pay for access to the health care system, substantially reducing cost, while guaranteeing access and choice. It will be run by an

independent public/private partnership, and everyone can choose between a public or private health plan, and will be covered.

6. Is this a radical restructuring of the health care system? No, Healthy Wisconsin preserves what is good about the current health care system while making it affordable. *Healthy Wisconsin* preserves our state-of-the-art health care system, while making it accessible to everyone by lowering costs, and guaranteeing access and choice.

7. Will Healthy Wisconsin attract undocumented workers to Wisconsin: No, there is a 12 month waiting period for anyone moving to the state to get coverage unless they have a job. If someone is gainfully employed, then they are paying their fair share for coverage under this plan.

8. Is this plan yet another government giveaway? No, this plan asks everyone to be responsible, and do their part. All workers and all employers contribute their fair share through reasonable assessments. In addition, patients pay more for irresponsible behavior. For example, patients pay a higher fee for inappropriate emergency room visits and pay more for seeing a specialist without referral from their primary care physician. Good behavior is also encouraged. There are no co-pays or deductibles for preventative care, because such care will save money in the long run

9. Won't this hurt small business? No, the plan helps small business by lowering their health care costs. Affordable health care will also make small businesses more competitive by making it much easier for them to retain their best workers. Affordable health care will also help many small business owners stay in business, and will encourage many more entrepreneurs to go into business. It is estimated that under the Healthy Wisconsin plan businesses with less than 10 employees who provide health insurance will pay \$1,535 less per worker.

10. Will the cost of this plan discourage businesses from locating in Wisconsin, or encourage them to leave? No, lower health care costs will give Wisconsin a huge competitive advantage over other states. Wisconsin right now has among the highest health care costs in the nation. Healthy Wisconsin changes that, reducing employer health care costs by an average of 15%.

11. If you change jobs, will you still be covered? Yes, your coverage will no longer be tied to your job. From now on, you will have access to the same affordable coverage no matter what.

12. If I live in Wisconsin but work in another state, will I be covered? Yes, you and your family will be able to buy-into the system for the same price as those who work in Wisconsin.

13. If the Healthy Wisconsin plan is so good, why is there opposition? There are large special interests which are reaping windfall profits from our broken health care system. They are more interested in profit than allowing the rest of us to have guaranteed access to health care that is affordable. They will not win if we stand together, and fight for real health care reform.

14. Will Healthy Wisconsin put insurance companies out of business? No, they will still exist, but will from now on have to compete on a fair playing field. They will no

longer be allowed to profit by using loopholes to deny claims, only ensuring healthy people, or by denying coverage to people with pre-existing conditions.

15. Will businesses pass along costs to consumers by increasing prices? No, Healthy Wisconsin will bring down health care costs, and stimulate the economy by saving employers, government, and consumers billions of dollars.

16. What if I have health care through a union contract? Your current health care plan will continue until your contract expires, or you and your union negotiate a new one. Healthy Wisconsin creates a floor, not a ceiling. When bargaining a new contract, you and your union can still bargain for something better than this plan such as more benefits, or having your employer cover your monthly assessment, co-pays, or deductible.

17. Does Healthy Wisconsin affect Medicare? No, it does not affect people over 65. However, it is estimated that Healthy Wisconsin will greatly benefit people in the 55-64 age group, reducing their health care costs on average by \$1,369 per year.

18. The Massachusetts health care reform plan, which has received so much national attention, is expected to increase costs. Won't *Healthy Wisconsin* do the same? No, the Massachusetts plan is badly flawed because it does not restrain health care costs. That is why *Healthy Wisconsin* will become a model for other states considering health care reform. The Massachusetts plan mandates that individuals and families buy health insurance which costs an average of \$11,000 per year for a family policy, without doing anything to reduce the cost of those plans. *Healthy Wisconsin* is better because it will substantially reduce costs. The same family that will have to pay \$11,000 per year in Massachusetts will pay less than \$1700 per year under the *Healthy Wisconsin* plan.

19. Some say that *Healthy Wisconsin* was introduced without public debate and discussion, and was the product of secret negotiations. Is this true? To the contrary, the plan was born out of one of the most extensive public discussions in recent Wisconsin history. The Senate Health & Human Services Committee held hearing around the state. In addition, over 100 health care forums were held in every corner of the state on the 3 health care reform plans that served as the basis for *Healthy Wisconsin*. While too many laws in the past have been written by special interests, *Healthy Wisconsin* is a product of real public input and discussion. The special interests which profit from the current health care system are crying foul because they did not have their usual undue influence.

For More Information contact Robert Kraig, Citizen Action of Wisconsin,
robert.kraig@citizenactionwi.org

[Last updated 6-26-07, 8:00 AM]