

Physician organization shares hope for helping the uninsured, sees need for key features in any program

The coming General Assembly session offers hope for nearly 800,000 uninsured Hoosiers, and likewise raises hope for Indiana physicians. A program to extend health care coverage to more of our citizens will be high on the list of topics to be discussed by legislators, and the Indiana State Medical Association (ISMA) looks forward to working together to bring this hope to reality.

The ISMA believes any program to cover the state's uninsured must include some key principles. Most importantly, any such plan must strive to help the largest possible percentage of people. This would include the working poor, uninsured adults without dependent children, as well as those parents of children already enrolled in Medicaid. Because quality of patient care must be a priority, the program design should be physician-centered, offering people access to both primary and specialty care close to home.

Physicians across our state are finding it increasingly impossible to keep their doors open when their reimbursement fails to cover the costs of providing their services. The ISMA is hearing from physicians unable to continue serving patients in publicly funded programs because the overhead costs of running their small businesses far exceed the payments from Medicare and Medicaid. Therefore any new program must include fair reimbursement with regular updates to meet the demands of running a business.

Talk of dollars leads to the question: How will this new program for the uninsured be funded? One option the ISMA views as working two ways for health is a substantial increase in our state's cigarette tax. This option would not only raise revenue for the uninsured program, but would achieve health benefits by decreasing youth and adult smoking. The ISMA supports a \$1 increase in Indiana's cigarette tax, which has been shown to discourage young people from ever lighting up – saving thousands of future dollars to combat the long-term consequences of smoking.

Finally, the ISMA urges administrative simplicity and limited administrative expenses for any statewide program. Physicians will champion a design with minimum paperwork and the lowest possible cost for administration. This will allow the health care community to have additional resources – particularly time – to devote to patient care. A uniform claim filing deadline and standard prior authorization requirements would ease the burden on every medical office in Indiana. Administrative expenses in running a program for covering the uninsured should be reasonable, but minimized so that as much funding as possible goes toward covering Hoosiers and providing care.

The ISMA commends Gov. Daniels' Administration on its plan to extend health coverage to the uninsured. We too look forward to a day when every citizen in our state can get the preventive care, as well as ongoing medical care, needed to ensure happiness and well being. Our physician leaders are excited to help formulate creative solutions to assure a healthier future for coming generations of Hoosiers, and are ready to work with all interested parties in this effort.

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