

Health Improvement Partnership: Building a better, stronger health care system

The Patient Protection and Affordable Care Act -- otherwise known as health care reform -- was passed last year after vigorous debate and many compromises. This year, as several key provisions begin to take effect, the debates continue.

To help address some of the myths and misinformation that still circulate, members of the Health Improvement Partnership HIP of Santa Cruz County have agreed to share their reflections about health care reform. HIP is a local, countywide collaborative of health, foundation, government and community leaders dedicated to increasing access to care and building a stronger health care delivery system.



Alan McKay, the president of HIP's Board, is executive director of the Central California Alliance for Health, a locally governed non-profit health plan that serves more than 200,000 members in Santa Cruz, Monterey and Merced counties.

Following are McKay's thoughts about the individual mandate provisions, which would require those who do not receive health insurance coverage through an employer to purchase coverage in some cases, with subsidies through competitive exchanges.

Q: What are some myths or misunderstandings about the individual mandate?

A: It's often cast as an infringement of individual liberty, but there are good reasons to see it differently -- as something that is in our individual self-interest, and also leads to a better, stronger health care system for us all.

Q: Why do you see it that way?

A: No matter how healthy you think you are, you're going to need the health care system -- sometimes with no warning. One sunny Sunday afternoon you could be riding your bike, as I was, and the next thing you remember is being helicoptered to a trauma center even though I was wearing a helmet. If you're healthy today, you may not be tomorrow; health insurance protects you from those unforeseen events.

Even if we make it through most of life without unexpected illnesses and injuries, we're still likely to need health care someday. Along with the benefits of insurance come responsibilities. It's the nature of insurance that those of us who are well today have a responsibility to invest in the system so that it's there when we need it -- and when others do.

Currently, with so many uninsured people, a portion of every insured person's premiums is shifted to cover those who aren't covered, making insurance less and less affordable. It's not a sustainable formula; we need a more sensible system in which everyone pays a share and we don't have people sitting on the sidelines or being bankrupted by unexpected medical costs.

If coverage is guaranteed, but participation in the system isn't, the whole system will unravel. It's a fairness issue -- we're all likely to need health care someday, but we can't predict when or to what degree.

If we all contribute, we can make sure it's there for us, and for others. If we fail to create a culture of coverage with broad participation, we will undermine the health care we want for ourselves in the future, or on any random sunny Sunday.

Q: How will health care reform affect the Alliance?

A: By 2014, we expect coverage expansions to add 45,000 Medi-Cal members to the 170,000 already enrolled across our three counties. This presents logistical challenges in terms of enrolling people, but it's also a tremendous opportunity to help people build a firm health foundation. Getting coverage and getting enrolled in a health plan is key, but it's just the start.

Q: What would you recommend for accurate information on health care reform?

A: Health Reform Hits Main Street -- on YouTube.

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