

***HP4Life<sup>SM</sup>***

*“A Practical Health Coverage Solution for our Health Care Crisis”*

## **Report #2**

**Health Plan for Life (*HP4Life<sup>SM</sup>*)**

**Background Document on Health Plan for Life (*HP4Life<sup>SM</sup>*)**

## Health Plan for Life (*HP4Life*<sup>SM</sup>) and Invitational Workshop: Toward an Optimal Solution

**The Situation: Financing, organization, and delivery of health benefits and services are in major dis-equilibrium. Effective, constructive, positive intervention is urgently required to avert an imminent huge train wreck.**

Introducing *HP4Life*<sup>SM</sup> –

**Defined:** The Health Plan for Life is a model designed to integrate consumer (subscriber/patient) incentives and effective health management interventions with any health insurance, coverage, or health benefits financing. It complements self-insured and insured plan vehicles. Sufficiently flexible and modular, the *HP4Life*<sup>SM</sup> model adapts to any existing individual, employer, or government funded health benefit structure or coverage.

**Purpose:** The principal goals of *HP4Life*<sup>SM</sup> are twofold –

- Stabilize spending growth for health benefits and health care services in line with the GDP.
- Improve the health and health status of *HP4Life*<sup>SM</sup> covered persons.

**Guiding Principles:** Values shaping design and development *HP4Life*<sup>SM</sup> are-

- Optimal health, health status, health outcomes paramount
- Universal coverage (catastrophic a minimum standard)
- Restructure/re-engineer private and public markets
- Standardize benefit structure of public coverage
- Balance market and regulatory forces
- Equality of opportunity
- Incentive based health benefits and interventions
- Consumer driven health benefits options
- Consumer/subscriber centered
- Consumer/subscriber choice
- Consumer/subscriber responsibility oriented
- Incentives to save for future health spending
- Administrative simplicity
- Prevention centered
- Primary Care incentives
- Population Health Management intervention
- Supply and Demand HC cost management
- Retain multiple HC delivery models (HMO, PPO, etc.)
- Encourage market based innovations
- Implement and test *HP4Life* economic + health outcomes

### **What is the *HP4Life*<sup>SM</sup> Invitational Workshop?**

On September 10 and 11, 2003 approximately 55 people from a large number of organizations gathered to discuss, dissect, and reassemble the draft concept Health Plan for

Life (*HP4Life*<sup>SM</sup>). The resulting product will be presented and offered to State agencies and legislators as an important and innovative model for demonstration, implementation, and test of state purchased health benefits and services for state beneficiaries and for use with private employers.

### **Who/What is supporting the *HP4Life*<sup>SM</sup> Workshop?**

Evergreen Freedom Foundation and Washington Health Foundation are Co-hosts. They provided modest funding to refine the *HP4Life*<sup>SM</sup> concept and to conduct the invitational workshop. Major Sponsors were the Seattle Community College District and South Seattle Community College. Co-sponsors included The Rainier Institute, Washington Policy Center, Office of the Insurance Commissioner, and Washington State Pharmacy Association.

### **How was the draft *HP4Life*<sup>SM</sup> refined?**

The initial version of the *HP4Life*<sup>SM</sup> Concept was reviewed and discussed by the *HP4Life*<sup>SM</sup> Steering Group. Midsummer in 2003, the Co-sponsors and Washington Health Foundation conducted internal reviews of the early version of *HP4Life*<sup>SM</sup> and returned their criticisms and recommendations. The Steering Group and Larry Chapman made changes as appropriate.

### **Where was the *HP4Life*<sup>SM</sup> Invitational Workshop held?**

The Workshop was held on September 10 and 11, 2003 at the Jerry Brockey Student Center, at South Seattle Community College in South Seattle.

### **What is the *HP4Life*<sup>SM</sup> Organizational Structure?**

*HP4Life*<sup>SM</sup> Coordinator – Steve Barchet  
*HP4Life*<sup>SM</sup> Concept Architect and Developer – Larry Chapman  
*HP4Life*<sup>SM</sup> Steering Group  
    Aaron Katz  
    Vicki Wilson  
    John Pierce  
    Jeff Gingold  
    Federico Cruz  
    Bernadene Dochnahl  
*HP4Life*<sup>SM</sup> Workshop Facilitators:  
    James Whitfield (Lead)  
    John Pierce  
    Bernadene Dochnahl  
    Aaron Katz  
    Evans, Lori  
    Jones, Tom  
    Voortman, Cynthia

### **How was the *HP4Life*<sup>SM</sup> Workshop organized?**

The agenda for the workshop was as follows:

## **AGENDA For**

Health Plan for Life

(*HP4Life*<sup>SM</sup>)

Two Day Invitational Workshop

September 10 & 11, 2003

South Seattle Community College

Jerry Brockey Student Center

Purpose of the Workshop:

1. To review, revise, modify and refine a health coverage model based on a consumer-centric approach to health care financing and health management.
2. To prepare the health coverage model so that it can be objectively tested in a scientifically sound demonstration and evaluation process.
3. To outline the next steps for the health coverage model to be used to assist in the private and public purchase of health care in Washington State.

### **DAY ONE – Wednesday, September 10, 2003**

<b>Approximate Time</b>	<b>Topic to be addressed</b>	<b>Presenter/Facilitator</b>
7:30 AM	Continental breakfast	
8:00 AM	Welcome	Tom Malone
	Objectives for the meeting	Stephen Barchet
	Introductions and opening exercise	Larry Chapman
	Overview and rationale for HP4Life	Larry Chapman
10:00 AM	Health break	
10:15 AM	Outline of process and ground rules	James Whitfield
	First Group Exercise	James Whitfield
	Consensus on the Model	
Noon	Lunch	
1:00 PM	First Group Exercise (Con't)	James Whitfield
	Consensus on the Model	
2:15 PM	Health break	
2:30 PM	First Group Exercise	James Whitfield
	Report Out and Consensus	
4:00 PM	Adjournment	Steve Barchet
4:00 PM – 5:00 PM	Facilitator Planning Session	Steve Barchet and James Whitfield

## **DAY TWO - Thursday, September 11, 2003**

<b>Approximate Time</b>	<b>Topic to be addressed</b>	<b>Presenter/Facilitator</b>
7:30 AM	Continental breakfast	
8:00 AM	Revised HP4Life Model and Q & A Formation of New Groups	Larry Chapman James Whitfield
9:15 AM	Health break	
9:30 AM	Second Group Exercise How Can the Model Be Tested in... Private sector employers? State and School District Employees? Basic Health Plan Enrollees? Medicaid Enrollees? Uninsured? Other?	James Whitfield
11:00 AM	Report Out	James Whitfield
11:30 AM	Lunch	
12:30 PM	Third Group Exercise How Should the Model Be Evaluated in... Private sector employers? State and School District Employees? Basic Health Plan Enrollees? Medicaid Enrollees? Uninsured? Other?	James Whitfield
1:45 PM	Health break	
2:00 PM	Report Out and Discussion	James Whitfield
2:30 PM	Possible Next Steps	Steve Barchet
4:00 PM	Summary and Adjournment	Steve Barchet

**What was the intended follow-up process after the *HP4Life*<sup>SM</sup> Workshop?**

The *HP4Life*<sup>SM</sup> proceedings were to be compiled, edited, and published in electronic format. The *HP4Life*<sup>SM</sup> Model will be in the public domain and distributed to the media, State Agencies, State Executive Offices, Sponsors, certain addressees, and to the Public – the latter on request.

**What is the intended outcome of the *HP4Life*<sup>SM</sup> Model?**

To be reviewed, authorized, and implemented as a demonstration for selected groups of Washington State beneficiaries to test its effectiveness including:

- State employees, family members, and annuitants
- School employees, family members, and annuitants
- Subsidized Basic Health Plan enrollees
- Medicaid enrollees (Waiver required)
- Uninsured low income enrollees in HCA offered plan (new law)
- Other private sector groups

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For more information on the Health Plan for Life (*HP4Life<sup>SM</sup>*) visit the Evergreen Freedom Foundation (EFF) website identified below. You can download any of the following reports depending on your interest in this new model for health coverage. Go to [EFF's website](#) and download any or all of the following:

Report Number	Title	Brief Description	File Size
<a href="#">#1</a>	<b>Overview Graphic</b>	A one page graphic of the <i>HP4Life<sup>SM</sup></i> health coverage model.	90k
<a href="#">#2</a>	<b>Background Document on <i>HP4Life<sup>SM</sup></i></b>	This report provides the rationale for <i>HP4Life<sup>SM</sup></i> and sets the context for why it was developed.	200k
<a href="#">#3</a>	<b>Workshop Charge Documents for Testing and Refinement of <i>HP4Life<sup>SM</sup></i></b>	This documents provides the workshop charge, objectives and plan for testing the soundness of the <i>HP4Life<sup>SM</sup></i> concept and sets the stage for the workshop event that happened in September of 2003. The original version of <i>HP4Life<sup>SM</sup></i> is included in this document.	400k
<a href="#">#4</a>	<b>Workshop Participants and Facilitators</b>	This document identifies the individuals who participated in the Workshop including; Steering Group Members, facilitators and participants.	200k
<a href="#">#5</a>	<b>Summary PowerPoint Presentation on <i>HP4Life<sup>SM</sup></i></b>	This PowerPoint presentation presents the background, rationale and specific forms of the <i>HP4Life<sup>SM</sup></i> and completed note pages.	900k
<a href="#">#6</a>	<b>Workshop Summary</b>	This is the annotated record and summary of the two day invitational workshop to review, refine and modified <i>HP4Life<sup>SM</sup></i> .	325k
<a href="#">#7</a>	<b><i>HP4Life<sup>SM</sup></i> : Final Model and Concept Paper</b>	This is the formal outcome of the refinements recommended by the participants at the invitational workshop on <i>HP4Life<sup>SM</sup></i> .	375k
<a href="#">#8</a>	<b>About the Workshop Sponsors</b>	This document describes the sponsoring organizations for the <i>HP4Life<sup>SM</sup></i> invitational conference: Evergreen Freedom Foundation and the Washington Health Foundation	75k
<a href="#">#9</a> (all eight docs)	<b>Full <i>HP4Life<sup>SM</sup></i> Report Package</b>	This download includes all eight documents described above.	2.6meg

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