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HOUSE RESOLUTION

2 WHEREAS, Many Illinoisans are without access to health care
3 because they are not eligible for existing public programs or
4 are not covered by insurance; Illinois needs to develop
5 creative new ways to help residents gain access to health care;
6 and

7 WHEREAS, The U.S. Department of Health and Human Services
8 can approve a waiver of federal law and regulations under the
9 Medicaid program to extend health insurance to low-income
10 parents of children now covered by Medicaid and the State
11 Children's Health Insurance Program (SCHIP), as well as
12 childless adults; and

13 WHEREAS, Enrollment in a program under such a waiver can,
14 for example, give participants access to a high-deductible
15 health plan that includes an account patterned on the model of
16 a health savings account; to assist with out-of-pocket costs
17 incurred prior to the coverage threshold, both the individual
18 and the State can make contributions to the account;
19 participant contributions to the account can be set on a
20 sliding scale based on ability to pay, but at no more than, for
21 example, 5% of gross family income; any funds remaining in the
22 account at the end of the year can be rolled-over to offset the
23 following year's contributions if age-appropriate preventive

1 services are obtained; the program might also permit and
2 encourage employers to contribute to their employees' health
3 savings accounts; and

4 WHEREAS, Under such a waiver, a program might provide for
5 no copay for services except for use of an emergency room for
6 non-emergency treatment; benefits can include physician
7 services, prescription drugs, home health services, in-patient
8 and out-patient hospital services, mental health and substance
9 abuse treatment, and preventive services; and

10 WHEREAS, A program under a waiver could provide access to
11 health care coverage for persons whose incomes do not exceed,
12 for example, 200% of the federal poverty level, or \$20,420 for
13 an individual and \$41,300 for a family of four; and

14 WHEREAS, Such a program would provide support for
15 individuals and families with low incomes but also require them
16 to assume some responsibility for the cost of that care;
17 therefore, be it

18 RESOLVED, BY THE HOUSE OF REPRESENTATIVES OF THE
19 NINETY-FIFTH GENERAL ASSEMBLY OF THE STATE OF ILLINOIS, that we
20 urge the Department of Healthcare and Family Services to seek
21 approval of a Medicaid Section 1115 demonstration project
22 waiver to expand health insurance for low-income persons

1 without delay; and be it further

2 RESOLVED, That a suitable copy of this resolution be
3 delivered to the Director of Healthcare and Family Services.