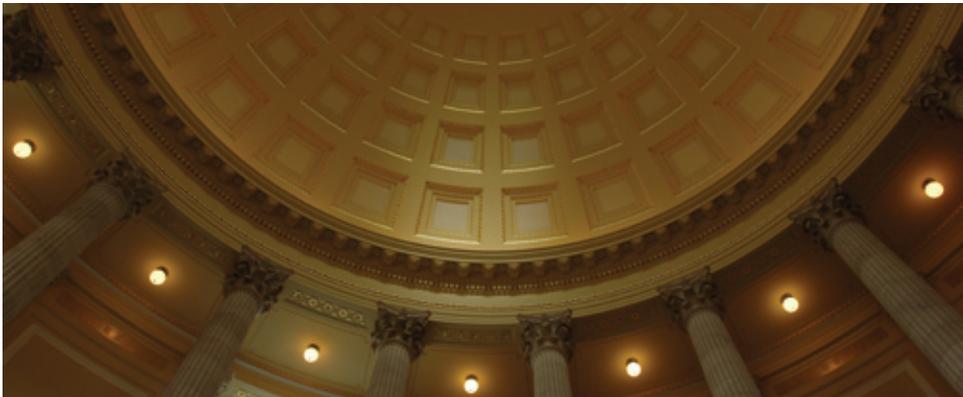




# coverage



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For the most current information on our strategy, please visit our website at [www.rwjf.org/coverage](http://www.rwjf.org/coverage).

At the Robert Wood Johnson Foundation, we believe health insurance coverage is essential for good health and should be available to all Americans. The Foundation operates on the principle that coverage should be: (1) affordable; (2) comprehensive (i.e., include all necessary, appropriate, and effective health care services); (3) continuous and portable; (4) high-quality and cost-effective; and (5) grounded in a shared responsibility between the public sector, the private sector, and individuals.

Since 1972, the Foundation has worked to expand access to coverage to all Americans—whether by raising awareness of the uninsured, helping to connect low-income children and families with public health coverage programs, or commissioning research to investigate contributing factors and consequences of living without health insurance. The enactment of the Affordable Care Act (ACA) in March 2010 presents an opportunity to expand health coverage. With effective implementation of this law, we can greatly reduce the number of uninsured Americans.

## THE PROBLEM

Fifty million people in the United States are living without health insurance, including more than 7 million children. Lack of coverage often leads to unnecessary suffering and even

premature death. Adults and children living without health coverage are much less likely to obtain preventive care; get timely diagnoses for illnesses, including cancer; receive treatments for chronic illnesses such as diabetes and asthma;

and take prescription medications as recommended by physicians.

Having a job—even a full-time job—does not guarantee coverage. Rising health care costs have squeezed the budgets of businesses large and small, often forcing them to cut back on or even eliminate employer-provided health coverage. Today, more than three-quarters of the uninsured are in working families.

For the uninsured and underinsured, one serious illness or injury can wipe out a family's bank account. Allowing everyone to have access to quality, affordable coverage would mean increased financial stability for millions of American families.

## OUR APPROACH

The passage of ACA fundamentally altered the landscape for the Coverage team's work. While this law makes a significant expansion in health coverage possible, these gains are far from assured. Much of the work to ensure these coverage gains are realized will depend on state action, a challenge because the vast majority of states are experiencing large



shortfalls in their budgets. Accordingly, a great deal of the Foundation's attention in this area has moved to the states.

#### WHAT WE FUND

The Foundation is building on its long history of improving health and health care at the state and local levels by offering state governments and other stakeholders informative models pertaining to ACA that may be adapted and adopted by state policy-makers and state agencies across the country.

The Coverage team is providing technical assistance to multiple states to assist them in optimally implementing the key coverage provisions of ACA, including: (1) the creation of health insurance exchanges; (2) the expansion of Medicaid; (3) the establishment of seamless eligibility determination, enrollment, and retention systems; and (4) the enactment and oversight of small-group and individual insurance market reforms.

Recognizing the need for consumers' voices to be heard in the implementation process, the Foundation supports consumer advocacy in these states. And we are monitoring the implementation process and continuing to support policy analysis and research that helps advance these efforts.

**Technical Assistance to States.** While ACA requires states to implement certain reforms, there are options for how states can approach implementation. The Coverage team is offering hands-on technical assistance to states to implement ACA in a way that is integrated and covers the highest possible number of Americans.

The Coverage team has selected a cohort of states to participate in the newly created *State Health Reform Assistance Network (State Network)* and receive targeted technical assistance in

implementing coverage provisions of the law. These states will serve as laboratories for creative solutions and innovation, and will be a unique source of information for all states as they work through these complex issues. The Foundation selected a diverse set of states in terms of geography, demographics, and current progress implementing ACA so that all states will eventually find lessons they can relate to from the experience of this cohort.

We are working with national experts to provide states with actionable guides for successful implementation, help to clearly communicate their work with target audiences, and support to maximize enrollment in existing coverage programs such as Medicaid and the Children's Health Insurance Program (CHIP).

These efforts are only the latest in the Foundation's long track record of supporting initiatives to help states expand coverage. This work includes *State Coverage Initiatives*, which provides timely, experience-based information and assistance to state leaders in order to help them reform health care at the state level; and *Maximizing Enrollment*, which focuses on improving systems, policies, and procedures used by states to enroll and retain eligible children and adults in CHIP and Medicaid.

States working to implement ACA will benefit by learning from and sharing best practices with each other. For this reason, *StateReform.org*, a project of the Foundation and the National Association for State Health Policy, was created as an online network designed to support state officials working to implement federal health reform legislation.

#### **The Voice of Health Care Consumers.**

As ACA is implemented on the state and federal levels, it is critical that the health care consumer remain at the center of the

dialogue. *Consumer Voices for Coverage (CVC)* is an initiative of the Foundation and Community Catalyst to strengthen the consumer voice to promote innovative and comprehensive health reform efforts. The program emphasizes the important role that state-based consumer health advocates play in ensuring consumer concerns are represented in both state and national health reform. The CVC national program office headquartered at Community Catalyst in Boston, Mass., supports and mobilizes state-based consumer advocacy networks in the same states where RWJF is providing technical support to bring the views of real people into the discussions around coverage issues.

**Policy Analysis and Research.** As the Foundation continues to work more deliberately with states, we will continue to support research and analysis to help states make informed decisions. This work will build on the contributions that the Foundation's research grantees have made for years. We are proud to support real-time policy analysis by the Urban Institute, the State Health Access Data Assistance Center at the University of Minnesota, and *Changes in Health Care Financing and Organization*, which is our long standing initiative that supports investigator-initiated research.

#### WHAT WE DON'T FUND

The Foundation does not fund direct health care services to individuals or direct subsidies for health insurance. The Foundation does not accept unsolicited proposals for its work in coverage. If you are registered to receive content alerts through the Foundation's website, [www.rwjf.org](http://www.rwjf.org), you will receive notices of funding opportunities through these alerts in the event we issue special solicitations for proposals.