



# coverage



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

We believe health insurance coverage is essential for good health and should be available to all Americans. For years the Robert Wood Johnson Foundation (RWJF) has operated with the principle that coverage should be: (1) affordable; (2) comprehensive and include all necessary, appropriate, and effective health care services; (3) continuous and portable; (4) high-quality and offer cost-effective health care; and (5) grounded in the idea of shared responsibility between the public, private sector and individuals.

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

## THE PROBLEM

Today, more than 50 million Americans are living without health insurance, including more than 7 million children. Lack of coverage often leads to unnecessary suffering, delayed diagnoses

and premature death. Americans 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. More than three-quarters (77%) of the uninsured are in working families. Rising health care costs have squeezed the budgets of businesses large and small. Today, employees are sharing more of the cost of health care than ever before.

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 means more financial stability for millions of American families. Moreover, when health care costs increase, it places an ever-increasing strain on households, businesses, and state and federal budgets.

## OUR APPROACH

The passage of the Affordable Care Act (ACA) in 2010 fundamentally altered the landscape for the Coverage team's work. Projections from the Congressional Budget Office indicate that, because of the Affordable Care Act, the number of



(non elderly) uninsured Americans will decline by 32 million by 2010—bringing the uninsured rate to just 6 percent. These coverage gains, however, are far from assured. With federal reform in place, much of the Foundation's attention will move to the states, since states will be largely responsible for implementing the coverage policies in the law. At the same time, states are experiencing budget shortfalls of historic levels.

#### WHAT WE FUND

The Foundation will build on its long history of working with states by offering states and other stakeholders involved in the implementation of ACA, informative, actionable models that may be adapted and adopted by state policy-makers and state agencies across the country. In the coming years, the Coverage team will provide technical assistance to aid multiple states in optimally implementing the key coverage provisions of the Affordable Care Act including: (1) the creation of health insurance exchanges as well as the expansion of Medicaid; (2) the establishment of seamless eligibility determination, enrollment and retention systems; and (3) 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, we will also support consumer advocacy in these states. And we will also monitor the implementation process and continue to support policy analysis and research that supports 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 will offer hands-on technical assistance to states to implement ACA in a way that is

integrated and insures the most uninsured Americans as possible. We will work with our grantees to provide actionable guides for successful implementation, help them clearly communicate about their work and, when possible, continue to maximize enrollment in existing coverage programs such as Medicaid and the Children's Health Insurance Program (CHIP). This work will build on our long history of supporting initiatives to help states expand coverage. This work includes *State Coverage Initiatives*, a program that provides timely, experience-based information and assistance to state leaders in order to help them move health care reform forward at the state level; and *Maximizing Enrollment*, focused on improving systems, policies and procedures used by states to enroll and retain eligible children and adults in CHIP and Medicaid. States are going to be faced with huge challenges as they work to implement ACA and will benefit by learning from and sharing best practices with each other. *Statereforum.org*, a project of RWJF and the National Association for State Health Policy, is an online network designed to support state officials working to implement federal health reform legislation.

**The Voice of Health Care Consumers.** As the Affordable Care Act 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 RWJF and Community Catalyst to strengthen the consumer voice to promote innovative and comprehensive health reform efforts. The program emphasizes the important role 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 18 states to bring the views of real people into the discussions around coverage issues.

**Policy Analysis and Research.** As RWJF 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. RWJF is proud to support real-time policy analysis by the Urban Institute, the State Health Access Data Assistance Center at the University of Minnesota and our long-standing initiative that supports investigator-initiated research, *Changes in Health Care Financing and Organization*.

#### WHAT WE DON'T FUND

We do 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 our 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.