

Delaware Coverage Options*

Strategies for Population Groups		Approximate Number of Uninsured in Population Group	Approximate Budget Cost to State	Cost per Newly Insured
I. Low-income people eligible for current public programs		18,000 (23%)		
	A. Extend Outreach Programs		medium	medium
II. Low-income individuals not covered by public programs (<200% FPL)		14,000 (18%)		
8**	A. <i>Limited benefits for CHAP enrollees</i>		\$2 – \$4.2M ¹ *less if w/Medicaid	\$400-570* less if w/Medicaid
8**	B. <i>Extend Medicaid/SCHIP eligibility to parents of CHIP</i>		\$1.2 – \$4.7M	\$430-\$610
	C. Extend Medicaid eligibility to adults		medium	Low
	D. Tax credits/vouchers		medium-high	High
III. Modest Income workers who cannot afford coverage (200%-400% FPL)		30,000 (38%)		
	Those not offered coverage or not eligible			
8**	A. <i>Statewide purchasing pool (could be extension of state employees' plan) to encourage employers to offer or extend eligibility</i>			
	1. <i>With subsidy to cover adverse selection</i>		\$1-\$17M	\$100-\$900
	2. <i>With 33% premium subsidy</i>		\$12-\$39M	\$700-\$1600
4**	B. Individual tax credits/vouchers to workers to buy coverage		medium-high	High
3**	C. Employer tax credit/voucher to encourage employers to offer		medium-high	High
5**	D. <i>Three-Share product for employers to offer or extend eligibility</i>		\$500-\$700K	\$600
	E. Limited benefit policies to encourage employers to offer or extend eligibility		none	--
	F. New subsidized product (for example Maine's new public/private partnership Dirigo)		medium-high	Medium
7**	G. Subsidized reinsurance (state assumes risk for high-cost cases)		medium-high	Medium
	Employer offers coverage but employee declines			
	H. Employee tax credits/vouchers		Medium - high	high
	I. Default enrollment in employer plan for all workers		none	--

¹ Original cost estimates assumes no Medicaid matching funds; however, a waiver may be possible, which would lower the cost to the state

Strategies for Population Groups		Approximate Number of Uninsured in Population Group	Approximate Budget Cost to State	Cost per Newly Insured
IV. Low-risk uninsured people who can afford coverage (>400% FPL)		16,000 (20%)		
	A. Default enrollment in employer plan		none	--
	B. Individual mandate for high-income people		none	--
V. People who cannot afford coverage because they are high-risk				
	A. High-risk pool (state subsidizes costs above premiums)		medium	Medium
	B. Tighter rating rules (moving closer toward community rating)		none	--
	C. Targeted tax credits/vouchers		medium-high	High
VI. Young adults 19-26		15,000 (19%)		
3**	A. Require insurers/health plans to cover dependents up to age 26		low ²	Low
	B. Require insurance as a condition of college enrollment		none	--
	C. Cover older dependents under state employee health plan		low	Low

* Blue text indicates policies recommended for consideration by the Health Insurance Work Group of several years ago.

** Numbers in left hand column indicate number of votes by commissioners. These options will receive further consideration.

² Cost is to State Employees' Health Plan for dependants