City of Bloomington
Common Council

Legislative Packet

22 January 2014
Special Session

All legislation and background material contained herein.

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City of Bloomington Indiana

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To: **Council Members**
From: **Council Office**
Re: **Weekly Packet Memo**
Date: **17 January 2014**

Packet-Related Material

Memo
Agenda
Calendar
Notices and Agendas:
Notice of Cancellation of the Committee of the Whole and Scheduling of a Special Session
Reports – from Committees:
None

Legislation for Second Reading and Resolutions:
Resolution 14-01: *Supporting the Full Expansion of Medicaid in Indiana Through the Affordable Care Act*

- Resolution 14-01
- Memo from Sponsor

Contacts: Sponsors at 349.3409
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Councilmember Mayer ..... mayert@bloomington.in.gov
Councilmember Ruff ..... ruffa@bloomington.in.gov
Councilmember Sturbaum .....sturbauc@bloomington.in.gov
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Legislation and Background Material for First Reading:
None

Minutes from Regular and Special Sessions:
None

<u>Memo</u>

Special Session – 22 January 2014

Wednesday's meeting will be a Special Session at which only one item will be considered: **<u>Resolution 14-01</u>*: Supporting the Full Expansion of Medicaid in Indiana Through the Affordable Care Act***. This resolution is sponsored by Councilmembers Sandberg, Mayer, Ruff, Sturbaum, and Granger and was drafted by Dr. Rob and Karen Green Stone, with sponsor and community stakeholder input.

In June 2012, the US Supreme Court upheld the federal Affordable Care Act (ACA), including the requirement that most people carry insurance, but ruled that it is up to each State to decide whether it elects to expand Medicaid to residents living under 138% of the federal poverty level ($26,951 for a family of three). Under the ACA, the federal government will pay 100% of the costs of expanded Medicaid for the first three years and 90% thereafter. Twenty-five States, including those surrounding Indiana – Kentucky, Ohio, Michigan and Illinois – have elected to expand Medicaid. To date, Gov. Pence has declined to extend Medicaid in Indiana. The issue is scheduled to appear before the Indiana General Assembly this session. <u>Res 14-01</u> is an advocacy statement by the Council to the Governor and Indiana General Assembly pointing out the overwhelming health and economic benefits of Medicaid expansion. In interest of soliciting wide community input, the resolution's sponsors held a Listening Session on 08 January wherein over 25 community stakeholders reviewed and discussed the draft and offered suggestions.

<u>Res 14-01</u> describes the ways in which Medicaid expansion will improve the physical and mental health of hundreds of thousands of Indiana residents and will be a significant economic boost to the State.

<u>Bridging the gap</u>

Medicaid expansion will provide vital care to those with too much income to qualify for traditional Medicaid, but with too little income to be eligible for subsidies to purchase insurance in the health exchange. There are approximately 350,000 Hoosiers who fall into this gap. As the resolution documents, these are primarily working adults ages 19-64, often working more than one job, who work in low-paying jobs with minimal benefits, such as retail, education, temporary agencies, home health, and childcare. Approximately 4,265 Monroe County residents fall into this gap.

Improving the human condition

Medicaid expansion stands to significantly improve the well being of Hoosiers. According to the resolution:

- A recent study in the *New England Journal of Medicine* concluded that for every 176 adults covered under expanded Medicaid, one death per year could be prevented. This would translate into approximately 24 lives saved in Monroe County per year, and thousands of lives improved.
- A recent study of the Oregon Medicaid Experiment found that Medicaid coverage decreased rates of depression, increased the use of preventative services, and nearly eliminated catastrophic-out-of-pocket medical expenditures.
- Medical bankruptcies are the cause of 62% of personal bankruptcies nationally. Recent studies determined that a 10% expansion of Medicaid eligibility has been shown to reduce bankruptcies by 8%.

Economic benefit

As the resolution points out, because Medicaid expansion is almost completely subsidized by the federal government, Indiana has much to lose economically by not taking advantage of the expansion option.

- The federal share of Medicaid expansion is projected to bring $10.5 billion in revenue to Indiana through 2020 at a rate of $1.5 billion per year.
- Spending by the federal government on expansion would generate an estimated $2.4 to $3.4 billion in new economic activity in Indiana from 2014 to 2020, which could finance over 30,000 jobs through 2020.
- Expansion is estimated to increase State and local revenue by $108 million per year.
- As Indiana lawmakers have forfeited Medicaid expansion for 2014, this year, Indiana taxpayers' federal tax payments will be applied toward the expansion of Medicaid in *other* States;
- Uncompensated care cost Indiana hospitals nearly $3 billion in 2011. Uncompensated care costs in Indiana could be reduced by $2 billion from 2014-2019 if Indiana expanded Medicaid.
- Indiana is positioning itself to be a leader in the healthcare, biotech, and life sciences industries. Expanding Medicaid will strengthen these industries by providing greater access to healthcare by those who would not otherwise seek it, thereby creating a greater demand for health-related services and products.
- Declining to expand Medicaid sends a message that Indiana is hostile to the needs of some of its most vulnerable and hard-working residents – a message that may incentivize some residents and businesses to leave the State and may discourage others from locating here.

Resolution 14-01 points out that if Indiana fully expands Medicaid through the Affordable Care Act, it would be the largest increase in healthcare coverage in the State since the initiation of Medicaid and Medicare in 1965. Directing the City Clerk to send copies of the resolution to the Governor and Indiana General Assembly, the legislation resolves that, “as public officials elected to protect the health, welfare, and safety of Bloomington residents, we call on the Governor and the Indiana General Assembly to move forward as quickly as prudently possible to fully expand Medicaid under the requirements of the Affordable Care Act, in order to benefit all people in Indiana. It is the right thing to do morally and financially, for patients and healthcare providers, for children and their parents.”

NOTICE AND AGENDA
BLOOMINGTON COMMON COUNCIL
SPECIAL SESSION
7:30 P.M., WEDNESDAY, JANUARY 22, 2013
COUNCIL CHAMBERS SHOWERS BUILDING, 401 N. MORTON ST.

SPECIAL SESSION

I. ROLL CALL

II. AGENDA SUMMATION

III. LEGISLATION FOR SECOND READING AND RESOLUTIONS

1. Resolution 14-01 Supporting the Full Expansion of Medicaid in Indiana Through the Affordable Care Act

Sponsors: Councilmembers Sandberg, Mayer, Ruff, Sturbaum and Granger

IV. COUNCIL SCHEDULE

V. ADJOURNMENT

Posted & Distributed: Friday, 17 January 2014

City of Bloomington
Office of the Common Council

To Council Members
From Council Office
Re Weekly Calendar – 20 – 25 January 2014

Monday, 20 January

Dr. Martin Luther King, Jr. Day
A Day On! Not A Day Off!
2014 City of Bloomington Dr. Martin Luther King, Jr. Birthday Celebration
Buskirk-Chumley Theatre – 114 E. Kirkwood Avenue
6:00 pm Reception
7:00 pm Celebration
City Offices Closed

Tuesday, 21 January

11:30 am Plan Commission Work Session, Kelly
4:00 pm Board of Public Safety, McCloskey
5:00 pm Redevelopment Commission, Kelly
5:30 pm Commission on the Status of Children and Youth, Hooker Room
5:30 pm Animal Control Commission, McCloskey
5:30 pm Community Development Block Grant Social Services, McCloskey

Wednesday, 22 January

10:00 am Metropolitan Planning Organization Technical Advisory Committee, McCloskey
2:00 pm Hearing Officer, Kelly
5:30 pm Traffic Commission, Council Chambers
6:30 pm Metropolitan Planning Organization Citizens' Advisory Committee, McCloskey
7:30 pm Common Council Special Session, Council Chambers

Happy Birthday to Councilmember Darryl Neher!

Thursday, 23 January

12:00 pm Monroe County Suicide Prevention Coalition, McCloskey
4:00 pm Bloomington Historic Preservation Commission, McCloskey

Friday, 24 January

12:00 pm Council-Staff Internal Work Session, Council Library

Saturday, 25 January

Happy Birthday to Councilmember Marty Spechler!

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City of Bloomington
Office of the Common Council

NOTICE

CANCELLATION OF THE COMMITTEE OF THE WHOLE and SCHEDULING OF A SPECIAL SESSION

ON

Wednesday, 22 January 2014
7:30pm
Council Chambers, Suite 115
City Hall
401 N. Morton

Posted: Friday, 17 January 2014

RESOLUTION 14-01

SUPPORTING THE FULL EXPANSION OF MEDICAID IN INDIANA THROUGH THE AFFORDABLE CARE ACT

WHEREAS, Indiana ranks poorly in measures of health. We are 41st out of all 50 States in overall health, with our position falling four spots since 2011.[1] We are a disgraceful 47th in infant mortality;[2]

WHEREAS, While Indiana's overall health ranks poorly relative to other States, within Indiana, Monroe County's ranking in overall health has improved. Over the last year, the County's ranking has risen from 17th to 11th of all 92 Indiana counties. However, Monroe County's obesity and smoking rates are still higher than goal rates;[3]

WHEREAS, Under the federal Affordable Care Act (ACA), States have a choice to allow access to health insurance coverage through the Medicaid program for residents living under 138% of the Federal Poverty Level (currently $26,951 per year for a family of three). Expanded Medicaid would cover screenings, doctor visits, prescriptions, dental and vision, mental health, and hospitalizations;

WHEREAS, Because Indiana ranks poorly in measures of overall health, when considered in relationship to most other States, Indiana stands to gain more relative to other States in improved health outcomes by expanding Medicaid;

WHEREAS, There are between 800,000 and 900,000 uninsured Hoosiers. Approximately 350,000 of these uninsured Hoosiers do not qualify for traditional Medicaid and earn too little to be eligible for subsidies to purchase insurance in the Indiana Health Insurance Exchange.[4] These are primarily working adults ages 19-64 who work in retail, education, temporary agencies, home health, childcare, and other jobs with lower wages and minimal benefits. Many are working more than one job. Without access to some version of Medicaid, these Hoosier neighbors will continue to have no option for health insurance;

WHEREAS, An estimated 4,265 residents of Monroe County fall into this gap;[5]

WHEREAS, An estimated 13,700 uninsured veterans in Indiana could qualify for the Medicaid expansion;[6]

WHEREAS, The Medicaid expansion is 100% federally funded for the first three years (2014-2016) and at least 90% federally funded thereafter. The cost to Indiana taxpayers has been estimated to be between $50 and $150 million per year[7] (this compares to Indiana's current annual cost of $1.9 billion for traditional Medicaid);[8]

WHEREAS, The State share of the cost of Medicaid expansion can be completely covered by other savings. The State currently collects cigarette taxes designated for the Healthy Indiana Plan (HIP). In 2013, these taxes amounted to $122.9 million; furthermore, the balance of the HIP trust fund is currently $320.2 million.[9] These sources of HIP revenue alone would cover the State's share of Medicaid expansion. Any costs of expansion must be considered alongside expansion's savings, such as savings to off-site prisoner health expenses and the cost of the Indiana Comprehensive Health Insurance Association (the "high risk pool," which is being phased out);[10]

WHEREAS, Costs are also outpaced by potential revenue. The federal share for Medicaid expansion would mean $10.5 billion in revenue coming into Indiana through 2020 at a rate of $1.5 billion a year. Spending by the federal government on Medicaid expansion would generate an estimated $2.4 to $3.4 billion in new economic activity in Indiana from 2014 to 2020, which could finance over 30,000 jobs through 2020.[11] Medicaid expansion would increase State and local tax revenue by $108 million a year;[12]

WHEREAS, Uncompensated care cost Indiana hospitals nearly $3 billion in 2011 ($1.7 billion in uncompensated care, plus $1.2 billion in bad debt). A recent study determined that Medicaid expansion would reduce the amount of uncompensated care provided in Indiana by $2 billion from 2014-2019.[13] If Indiana does not move forward to maximize coverage, planned Medicare payment cuts under the ACA could lead to the closure of Indiana hospitals, which would reduce access for patients and eliminate high-paying jobs in communities across the State. Indeed, Indiana hospitals are already announcing layoffs;[14]

WHEREAS, Indiana is positioning itself to be a leader in health care, biotech, and life sciences industries. Expanding Medicaid will strengthen these industries by providing greater access to health care for those who would not otherwise seek it, thereby creating a greater demand for health-related services and products;

WHEREAS, By declining to expand Medicaid, Indiana sends the message that we are hostile to the needs of some of our State's most vulnerable residents – an unfriendly message that could incentivize some residents and businesses to leave the State and may discourage others from locating here;

WHEREAS, The Healthy Indiana Plan currently covers approximately 39,000 people, and does not meet the minimum requirements of the ACA in several areas, including pregnancy or dental care, the provision of annual ($300,000) and lifetime ($1 million) financial caps on coverage, and caps on enrollment.[15,16] This presents significant problems with using HIP as a vehicle for Medicaid expansion;

WHEREAS, All the States surrounding Indiana - Kentucky, Ohio, Michigan, and Illinois - have already elected to expand Medicaid, making us "an island of the uninsured."[17] Other States that have expanded Medicaid include: Washington, Oregon, California, Nevada, Arizona, New Mexico, Colorado, North Dakota, Minnesota, Iowa, Arkansas, West Virginia, Maryland, Delaware, New Jersey, New York, Connecticut, Rhode Island, Massachusetts, Vermont, and the District of Columbia;

WHEREAS, As Indiana lawmakers have forfeited Medicaid expansion for 2014, this year, Indiana taxpayers' federal tax payments will be applied toward the expansion of Medicaid in *other* States;

WHEREAS, A recent study of the Oregon Medicaid Experiment found that Medicaid coverage decreased rates of depression, increased use of preventative services, and nearly eliminated catastrophic-out-of pocket medical expenditures;[18]

WHEREAS, A recent study in the *New England Journal of Medicine* concluded that for every 176 adults covered under expanded Medicaid, one death per year could be prevented.[19] In 2010, there were 499 deaths in Indiana due to lack of health care coverage among persons age 25-64;[20]

WHEREAS, Illness and medical bills are the cause of 62% of personal bankruptcies nationally.[21] In 2004 there were 55,177 bankruptcy filings in Indiana with 27,782 classified as medically related -- this translates into approximately 106 medical bankruptcy filings every business day.[22] Another study found that a 10% expansion of Medicaid eligibility has been shown to reduce bankruptcies by 8%;[23]

WHEREAS, Governor Pence and elected leaders in the Indiana General Assembly have thus far declined to expand Medicaid through the ACA, essentially rationing healthcare for poor working Hoosiers;

NOW, THEREFORE, BE IT HEREBY RESOLVED BY THE COMMON COUNCIL OF THE CITY OF BLOOMINGTON, MONROE COUNTY, INDIANA, THAT:

SECTION I. The expansion of Medicaid would be the largest increase in healthcare coverage in the State of Indiana since the initiation of Medicaid and Medicare in 1965. As public officials elected to protect the health, welfare, and safety of Bloomington residents, we call on the Governor and the Indiana General Assembly to move forward as quickly as prudently possible to fully expand Medicaid under the requirements of the Affordable Care Act, in order to benefit all people in Indiana. It is the right thing to do morally and financially, for patients and healthcare providers, and for children and their parents.

SECTION II. We direct the City Clerk to send a copy of this resolution, duly adopted, to the Governor of Indiana and to members of the Indiana General Assembly representing Bloomington.

PASSED AND ADOPTED by the Common Council of the City of Bloomington, Monroe County, Indiana, upon this _____ day of _____, 2014.

_____
DARRYL NEHER, President
Bloomington Common Council

ATTEST:

_____
REGINA MOORE, Clerk
City of Bloomington

PRESENTED by me to the Mayor of the City of Bloomington, Monroe County, Indiana, upon this _____ day of _____, 2014.

_____
REGINA MOORE, Clerk
City of Bloomington

SIGNED and APPROVED by me upon this _____ day of _____, 2014.

_____
MARK KRUZAN, Mayor
City of Bloomington

SYNOPSIS

This resolution is sponsored by Councilmembers Sandberg, Mayer, Ruff, Granger, and Sturbaum and calls for full Medicaid expansion in Indiana through the federal Affordable Care Act (ACA). Under the ACA, States may choose to expand Medicaid to Hoosiers living under 138% of the Federal Poverty Level, thereby providing healthcare coverage to those residents who do not qualify for traditional Medicaid, but who earn too little to be eligible for subsidies to purchase health insurance in the Indiana Health Insurance Exchange. Approximately 4,265 Monroe County residents fall into this gap. Expanded Medicaid would cover health screenings, doctor visits, prescriptions, dental and vision, mental health, and hospitalizations. The resolution points out that Medicaid expansion will provide substantial health and economic benefits to the State and its residents. Expanding Medicaid in Indiana will afford many more Hoosiers access to vital health services, improve the mental and physical health of thousands, prevent bankruptcies, and save lives. Through 2020, Medicaid expansion will bring in $10.5 billion to the State and will spur the creation of 30,000 jobs in Indiana. The resolution calls upon the Indiana Governor and members of the Indiana General Assembly to move forward as quickly a prudently possible to fully expand Medicaid in Indiana under the requirements of the Affordable Care Act.

REFERENCES

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[2] V. Renderman, Northwest Indiana Times, 8/6/13, "Health commissioner: Indiana infant mortality rate is 'horrible'" http://www.nwitimes.com/business/healthcare/health-commissioner-indiana-infant-mortality-rate-is-horrible/article_1e6b99d9-e6d8-5ffa-b569-4ff83b613223.html

[3] Indiana Indicators http://indianaindicators.org/CountyDashboard.aspx?c=105

[4] Cover Indiana Factsheet: http://www.coverindiana.org/wp-content/uploads/2013/11/FactSheet-VersionR.pdf

[5] Kaiser Family Foundation, "How will the uninsured in Indiana fare under the Affordable Care Act?" January 6, 2014 http://kff.org/health-reform/fact-sheet/state-profiles-uninsured-under-aca-indiana/

[6] The Pew Charitable Trusts, "A quarter-million uninsured vets will miss out on Medicaid expansion." May 29, 2013, http://www.pewstates.org/projects/stateline/headlines/a-quarter-million-uninsured-vets-will-miss-out-on-medicaid-expansion-85899479107

[7] J.K. Wall, Indianapolis Business Journal, 11/26/12, "Medicaid expansion could cost $54M a year" http://www.ibj.com/medicaid-expansion-could-cost-54m-a-year/PARAMS/article/38122

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[9] Indiana State Budget, Health and Human Services: http://www.in.gov/sba/files/ap_2009_c_6_5_hhs_data.pdf

[10] Indiana Comprehensive Health Insurance Association (ICHIA):http://www.onlinehealthplan.com/

[11] J Simpson *et al*, "Medicaid Expansion in Indiana" February 2013, Indiana Hospital Association https://www.ihaconnect.org/Insight/Documents/Special-Reports/IHA REPORT_Medicaid Expansion in Indiana_FEB 2013.pdf

[12] Indiana Hospital Association, Facts about Coverage Expansion: https://www.ihaconnect.org/Advocacy/Pages/Coverage-Expansion.aspx

[13] Buettgens M, Dorn S, Carroll C. "Consider Savings as well as Costs: State Governments Would Spend at Least $90 Billion Less with the ACA than without It from 2014-2019." Washington, DC: The Urban Institute/Robert Wood Johnson Foundation; July 2011. http://www.urban.org/uploadedpdf/412361-consider-savings.pdf.

[14] J Stimpson *et al*, "Medicaid Expansion in Indiana" February 2013, Indiana Hospital Association https://www.ihaconnect.org/Insight/Documents/Special-Reports/IHA REPORT_Medicaid Expansion in Indiana_FEB 2013.pdf

[15] A Gates *et al*, Kaiser Family Foundation, 12/18/13," Healthy Indiana Plan and the Affordable Care Act" http://kff.org/medicaid/fact-sheet/healthy-indiana-plan-and-the-affordable-care-act/,

[16] Healthy Indiana Plan, Home: http://www.in.gov/fssa/hip/index.htm

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[18] K Baicker *et al*, "The Oregon Experiment – Effects of Medicaid on Clinical Outcomes." New England Journal of Medicine, May 2, 2013, http://www.nejm.org/doi/pdf/10.1056/NEJMsa1212321

[19] BD Sommers *et al*, "Mortality and access to care among adults after state Medicaid expansions. *New Engl J Med.* 2012, 367:1025-1034. doi: 10.1056/NEJMsa1202099."

[20] K Bailey, *Dying for Coverage: The Deadly Consequences of Being Uninsured*. Washington, DC: Families USA; 2012.

[21] D Himmelstein *et al* "Medical Bankruptcy in the United States, 2007: Results of a national study" American Journal of Medicine, June 4, 2009

[22] Information provided by Dr Himmelstein, *Ibid*, http://www.pnhp.org/bankruptcy/state_by_state.pdf

[23] T Gross and M Notowidigdo. "Health insurance and the consumer bankruptcy decision: evidence from expansions of Medicaid." *J Public Econ.* 95:767–778. doi:10.1016/j.jpubeco.2011.01.012.

City of Bloomington
Office of the Common Council

To: **Council Members**
From: **Councilmembers Susan Sandberg, Tim Mayer, Andy Ruff, Chris Sturbaum and Dorothy Granger**
Re: **Resolution 14-01:** ***Supporting the Full Expansion of Medicaid in Indiana Through the Affordable Care Act***
Date: **January 17, 2014**

Resolution 14-01 is sponsored by Councilmembers Sandberg, Mayer, Ruff, Sturbaum and Granger and calls for full expansion of Medicaid in Indiana through the Affordable Care Act (ACA). To date, Governor Pence and Indiana lawmakers have declined to expand Medicaid through the ACA, essentially rationing healthcare for poor and working poor Hoosiers.

With input from local healthcare providers and social workers, including Dr. Rob Stone, President of Hoosiers for Commonsense Health Plan, this resolution is a reflection of the City of Bloomington's commitment to the health and well-being of its residents. We all recognize the strengths in this community as a result of a strong network of excellent health providers and healthcare services. However, the strains on these healthcare systems require our vigilance and our advocacy. Following a public listening session on January 8 with over 25 concerned citizens and healthcare representatives participating, Resolution 14-01 outlines a number of compelling reasons why expansion of Medicaid would be beneficial to the residents of Bloomington and for all Hoosiers.

Indiana ranks poorly in measures of health compared to surrounding states, and 41st out of all 50 states, with our ranking dropping four places since 2011, and ranking 47th in infant mortality. While the Affordable Care Act provides many accessible healthcare plans for more Americans, there are between 800,000 and 900,000 uninsured Hoosiers and 350,000 working individuals (many employed full-time or working more than one job) in the 19-64 age range who do not quality for traditional Medicaid and earn too little to enroll in the Indiana health insurance exchange. These Hoosier neighbors work in retail, education, temporary agencies, home health, childcare and other jobs with lower wages and minimal benefits. Without access to some version of Medicaid, they will have no option for health insurance.

We estimate that 4,265 Monroe County residents will be affected by the health insurance gaps, and the regional failure to insure people from neighboring counties will exacerbate the impacts on our local economy, quality of life, and health and wellness of all Hoosiers. All of the States surrounding Indiana – Kentucky, Ohio, Michigan, and Illinois – have already elected to expand Medicaid, and Indiana is now being called "an island of the uninsured." The taxes that we pay in Indiana for the benefit of other States who are participating in the Medicaid expansion are, sadly, not investments we are making in our own Hoosier residents in need.

As public officials elected to protect the health, welfare and safety of Bloomington residents, we call on the Governor and the Indiana General Assembly to move forward as quickly and as prudently as possible to fully expand Medicaid under the requirements of the Affordable Care Act in order to benefit all of the people in Indiana. We respectfully ask for your support of Resolution 14-01.