

# Act 128

## Health System Reform Design

### Achieving Affordable Universal Health Care in Vermont

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Submitted by

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WE WOULD LIKE TO THANK THE MANY INSTITUTIONS AND ORGANIZATIONS THAT ALLOWED US TO USE THEIR DATA TO CONDUCT ANALYSES VITAL TO THIS REPORT. UNLESS OTHERWISE CITED FROM A PUBLISHED REPORT, THE ANALYSES, AND THE RESPONSIBILITY FOR THEIR ACCURACY AND INTEGRITY, ARE SOLELY OURS. ANY CONCLUSIONS AND RECOMMENDATIONS IN THIS REPORT ARE ALSO SOLELY THOSE OF THE PRINCIPAL INVESTIGATOR'S AND ANALYSTS' AND ARE NOT NECESSARILY THOSE OF THE INSTITUTIONS AND ORGANIZATIONS THAT PROVIDED DATA.

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## ABOUT THE AUTHORS:

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**Dr. William Hsiao, Ph.D., FSA** is the K.T. Li Professor of Economics and director of the Health System Studies Program at Harvard University. Dr. Hsiao received his Ph.D. in Economics from Harvard University and is a fully qualified actuary (i.e. Fellow, Society of Actuaries) with experience in private and social insurance. Dr. Hsiao has been a leading authority in health care financing for more than three decades and the World Bank regards him as the world's premier authority on national health insurance programs. Dr. Hsiao played a leading role in the development of the United States Medicare and Medicaid Programs and national health insurance during the Nixon and Carter Administrations, and has been actively engaged in designing universal health insurance programs for many countries including Taiwan, China, Colombia, Poland, Cyprus, South Africa, and Uganda.

**Dr. Jonathan Gruber, Ph.D.** is a Professor of Economics at the Massachusetts Institute of Technology, where he has taught since 1992. His research focuses on the areas of public finance and health economics. Dr. Gruber's Microsimulation Model was used to model the single payer options and public options in Vermont. He has developed GMSIM over the past dozen years to provide objective and evidence-based modeling of the impact of health reforms on insurance coverage and costs. He was a key architect of Massachusetts' ambitious health reform effort that widely expanded health insurance coverage to its residents. The GMSIM was the basis for the adoption of health reform in Massachusetts and it has also been used widely for state and federal health policy making, academic research, and private foundation analyses. In 2006, he became an inaugural member of the Massachusetts Health Connector Board, the main implementing body for that effort. In addition, Dr. Gruber has worked closely with governments in states such as California, Maryland, Minnesota, and Wisconsin to model reform options to expand health insurance coverage in these states.

**Mr. Steven Kappel, MPA** is the founder of Policy Integrity LLC, which specializes in the development and evaluation of health policy. Mr. Kappel has been involved in the development of health data and health policy in Vermont for nearly 30 years. Since 1993, he has provided analytical support to both the legislature and executive branch on every health care reform initiative within the state. He has worked on the design and implementation of several major state data resources, including the hospital discharge data system, the state "Expenditure Analysis" and the Vermont Household Health Insurance Survey. He has worked extensively with both public and private-sector organizations in Vermont, including insurers, hospitals, the Vermont Program for Quality in Health Care, and several different state agencies. Mr. Kappel is also an adjunct instructor in health policy at the University of Vermont. He holds a Master's Degree in Public Administration from the University of Vermont and is a graduate of the Vermont Leadership Institute.

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