



# Board of Commissioners of Cook County

118 North Clark Street  
Chicago, IL

## Legislation Text

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**File #:** 14-6634, **Version:** 1

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### **PROPOSED RESOLUTION**

#### **ENSURING THE MAXIMUM COLLECTION OF REVENUE FROM INSURERS AT THE COOK COUNTY HEALTH AND HOSPITAL SYSTEM**

**WHEREAS**, the Cook County Health and Hospital System (CCHHS) provides care for patients regardless of their ability to pay; and

**WHEREAS**, the Affordable Care Act has dramatically altered the mix of patients served by CCHHS. Just over one year ago, most patients served by CCHHS were uninsured while today more than half have some form of health insurance including patients with private commercial insurance purchased through the Affordable Care Act; and

**WHEREAS**, despite these strides, health care continues to create financial uncertainty for individuals on the lower end of the income scale. Despite the improved access to insurance, the high deductibles associated with many commercial insurance plans sold under the Affordable Care Act marketplaces mean that many individuals remain just one health emergency away from significant financial challenges; and

**WHEREAS**, this uncertainty is compounded because many individuals, despite federal subsidies to help pay monthly premium costs, can only afford to pay for commercial insurance plans that expose them to significant costs to meet the deductibles; and

**WHEREAS**, even caps contained in the Affordable Care Act on out-of-pocket costs do not fully bridge the gap between what patients may owe and what they can afford; and

**WHEREAS**, typically, insurance companies will not begin to compensate health care providers, like CCHHS, for the provision of care until a patient has paid their deductible; and

**WHEREAS**, it would be in the County's best interests to maximize the payments received from health care insurance companies,

**NOW THERE BE IT RESOLVED**, that the Cook County Budget Director and the Chief Executive Officer of the Cook County Health and Hospital System shall review the legal and financial feasibility of a program to loan, otherwise pay, or assist in paying, deductible costs for patients who are unable to afford them and who have received healthcare costing in excess of 200% of the deductible in order to allow CCHHS to realize increased revenue from insurance companies for care provided.

**BE IT FURTHER RESOLVED**, that a recommendation regarding implementation of such a program shall be made to the Cook County Board of Commissioners no later than March 1, 2014.