

Alaska State Legislature

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Affordable Health Insurance for All Alaskans

Frequently Asked Questions

Why is this bill necessary?

As medical costs increase uninsured Alaskans have greater difficulty taking charge of their own health, because the cost of insurance becomes prohibitive. Through a unique voucher system, this bill will allow individuals to purchase coverage that is affordable, putting everyone in charge of their own medical future.

Why is this bill necessary now?

Recent reports show that medical expenses for Alaska's families have increased 4.3 times faster than the median family income. Businesses across the country have expressed concern about rising insurance costs and the difficulty of providing quality health coverage to employees. The time has come to ensure that all Alaskans have access to affordable coverage, since without action things will only get worse.

How many Alaskans currently lack health insurance?

Numbers developed by the Lewin Group estimate that 15.5% of Alaskans lack health insurance, for a total uninsured population of 97,689.

I already have insurance, so why should this bill be of interest to me?

The impact of the uninsured is felt by all Alaskans, not only socially, but economically. When someone cannot pay their medical bills, the costs for their care is essentially covered by hospitals, businesses and the individuals who can pay. A recent legislative research report found that the State of Alaska, as an employer, paid an extra 18.9 million dollars for state employee benefits because of the increased prices caused by uncompensated care.

This bill ensures equitable financing of the health care system while reducing expensive emergency room procedures by encouraging preventative care.

Does this bill change my current employer based health insurance plan?

No - if you are satisfied with your current coverage and it provides essential health services no changes will occur.

Is this bill socialized medicine?

No, and far from it. Socialized medicine is characterized by government run health care; this bill protects consumer choice and encourages competition through a unique voucher system. Under the bill, the government only acts as a facilitator in the health coverage arena, making certain that everyone can afford quality health coverage.

How does the bill work?

This bill would establish the Alaska health care board, which would oversee the Alaska health fund and the Alaska health clearinghouse. The main goal of this bill is to have all Alaskans secure insurance by making basic health care plans affordable. Under the bill:

- The Alaska health care board will define essential health care services and certify private plans which meet the basic criteria
- The Alaska health care fund will enable all Alaskans to purchase insurance, giving vouchers on a sliding scale to those who simply cannot afford insurance on their own.
- The Alaska health care clearinghouse will provide information about health insurance products and will oversee the transfer of vouchers from the fund to an insurance provider, selected by the individual.