

# MCMS Community Rating Position Statement

The recent fervor over community rating would lead the casual reader to assume that something new is being threatened. While the concept of community rating has merit, it is neither a recent issue nor an absolute ideal without controversy.

New York has open enrollment rating laws that prevent health insurers from discriminating based on health status. Community rating is, therefore, state-mandated for insurance products, but not for self-insured programs. Under community rating, the charge for insurance to all insureds depends on the medical and hospital costs in the community or area to be covered. Individual characteristics of the insureds are not considered at all. In a community rated system, insurers can vary premium offerings according to benefit packages, but not by health status.

The Monroe County Medical Society strongly supports equitable care for all patients. This system of equitable care must ensure that community rated health insurance products are kept affordable for small business and individuals. The Society recognizes that equitable care requires a close collaborative relationship with employers and insurers so that essential utilization and quality data can be accessed and used. To date, community rating and the shift to HMO coverage have not resulted in the factors supporting equitable care for all.

The physicians of the Medical Society stand ready to support an initiative that truly focuses on solutions to allow accessible, high quality care to the residents of Monroe County and beyond.

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