

Small Business Supports Health Care Transparency

Last session, the governor signed legislation creating a health insurance **All-Payer Claims Database (APCD)**, but it **won't work in its current form**. The data was limited to PEBB and Medicaid, and no one insurance carrier can be the source of more than 25% of the data in a report. You simply **cannot generate statistically valid reports** given these restrictions.

NFIB worked with a broad coalition over the interim to craft legislation that will fix the problem. These changes were negotiated with Premera and Regence, who support this solution. This proposal:

- Is **fiscally responsible**. The APCD will be established with federal grant money already awarded to the state. **This proposal will fix the database, protecting the taxpayers' investment**. Failure to act will squander these dollars on another inoperable system.
- **Includes all payers**. Premera and Regence have agreed to a requirement for all health insurers to provide claims data, as did **Group Health Cooperative, UnitedHealth Group** and **Aetna**, who helped develop the coalition's proposal. Large **self-insured employers and Taft-Hartley trusts may voluntarily opt-in** and provide their claims data.
- **Real transparency**. The APCD is the foundation for consumers, employers, policymakers, and health care providers to **gain access to real cost and quality data** that will lead to better informed health care purchasing decisions.
- **Saves money**. Providing information **enables free-market solutions** to address ever-increasing health care costs. In fact, a 2014 WestHealth Policy Center report estimates the **U.S. could reduce health care spending by \$61 billion through increased transparency**.
- **Protects patient and financial data**. The proposal has strict data access and use limitations to protect patients' personal health information and carriers' financial data.
- Has **broad support**. It is a **priority bill for NFIB**, the **Washington Health Alliance** and other members of the **Coalition for Health Care Cost Transparency**, which includes The Everett Clinic, Washington State Medical Association, Washington State Hospital Association, Washington State Pharmacy Association, Group Health, King County, Pfizer, Providence Health & Services, and the Healthy Washington Coalition.

Small business owners and the **families** they support are now **required to purchase health insurance**. They **deserve access to meaningful cost and quality information** to make informed health care decisions. The **APCD is the foundation** for better information and lower costs.