

RESOLUTION OF THE
NAABIK'ÍYÁTI' STANDING COMMITTEE OF THE

23rd NAVAJO NATION COUNCIL -- Fourth Year, 2018

AN ACTION

RELATING TO HEALTH, EDUCATION AND HUMAN SERVICES, AND
NAABIK'ÍYÁTI' COMMITTEES; SUPPORTING THE NEW MEXICO MEDICAID
PUBLIC OPTION BUY IN FOR HEALTHCARE

WHEREAS:

SECTION ONE. AUTHORITY

- A. The Health, Education and Human Services Committee of the Navajo Nation Council has legislative authority and oversight over all matters related to health on the Navajo Nation. 2 N.N.C. § 401 (C).
- B. The Naabik'íyáti' Committee of the Navajo Nation Council has the legislative authority to assist the development of needed programs designed to serve the Navajo People. 2 N.N.C. § 701(A) (7).

SECTION TWO. FINDINGS

- A. More than 180,000 New Mexicans do not have healthcare coverage and are unable to afford existing healthcare coverage options.
- B. A Medicaid buy-in option would open Medicaid for any state resident to buy health care coverage, even if they are not currently eligible.
- C. A well designed Medicaid buy-in plan would create low cost insurance coverage options for everyone, thereby, promoting choices and competition in the insurance market in New Mexico.
- D. The administrative costs associated with the Medicaid buy-in option would be built into a well-designed plan, providing affordable care, increasing preventative care and decreasing overall medical costs in the state.
- E. The Navajo Nation finds it to be in the best interest of the Navajo Nation and the surrounding New Mexico

communities to support the development of a well-designed New Mexico Medicaid public option buy-in plan for healthcare.

NOW, THEREFORE, BE IT RESOLVED:

The Navajo Nation hereby supports and encourages the development of a well-designed New Mexico Medicaid public option buy-in plan for healthcare.

CERTIFICATION

I, hereby, certify that the foregoing resolution was duly considered by the Naabik'iyáti' Committee of the 23rd Navajo Nation Council at a duly called meeting in Window Rock, Navajo Nation (Arizona), at which a quorum was present and that the same was passed by a vote of 10 in Favor, and 00 Opposed, on this 09th day of November 2018.

A handwritten signature in black ink, appearing to read 'LoRenzo C. Bates', written over a horizontal line.

LoRenzo C. Bates, Chairman
Naabik'iyáti' Committee

Motioned: Honorable Nathaniel Brown
Second : Honorable Benjamin L. Bennett

Chairman LoRenzo C. Bates not voting

Pursuant to § 700 (D), A quorum of the committee shall be satisfied by the presence of two (2) members of each Standing Committee or a majority of delegates of the Navajo Nation Council.



Study Medicaid Buy-In Plan

Make Healthcare Affordable for All New Mexicans

Everyone deserves good healthcare and financial security. Healthcare costs are unsustainable for our families. More than 180,000 New Mexicans don't have coverage, and recent actions by the federal government are only driving up costs. **New Mexico needs a solution.** We can lead the way with a new plan that is gaining momentum in other states and nationally.

"We are all equal in deserving healthcare."



- Alfonso, Yah-ta-hey NM

What is the Medicaid buy-in option?

The Medicaid buy-in option is an innovative, healthcare coverage solution. It would open up Medicaid for any state resident to buy (even if they are not eligible for it now). The plan would create a **low cost coverage option for everyone**, promoting choices and competition in the insurance market. A well designed Medicaid buy-in plan could:

- **Greatly improve access to healthcare** by expanding coverage for people who are uninsured and reducing the costs of health insurance.
- **Help healthcare providers** and hospitals by covering more patients.
- **Help businesses** by opening up affordable coverage options for employers and workers.
- Ensure **insurance companies** direct **patient dollars to medical care**.

How will it affect healthcare costs for the State?

The costs to the State of administering a Medicaid buy-in option would be built into the price of the plan. Many low-income families will be able to get federal financial help to buy the plan. By offering a low cost option, the Medicaid buy-in plan would expand coverage and **reduce health system costs** for everyone. Coverage helps patients get timely and preventive care before medical conditions worsen and turn into costly emergencies.

How should New Mexico study the Medicaid buy-in option?

New Mexico's Legislative Health and Human Services Committee (LHHS) should explore the Medicaid buy-in plan and seek input from stakeholders and the community. The LHHS can evaluate the impact on healthcare providers to ensure the plan increases access to care.

**STATE OF NEW MEXICO
McKINLEY COUNTY**

Resolution NO. JUN-18-039

**A RESOLUTION TO SUPPORT NEW MEXICO'S DEVELOPMENT OF A PUBLIC
OPTION BUY-IN FOR HEALTHCARE COVERAGE TO BETTER ENSURE
AFFORDABILITY AND CHOICE**

WHEREAS, everyone in New Mexico deserves access to affordable, high quality healthcare coverage for the well-being of our families and economic prosperity; and

WHEREAS, healthcare costs are unsustainable for our families; and

WHEREAS, more than 180,000 New Mexicans still do not have health insurance, including over 16,000 McKinley residents; and

WHEREAS, the majority of people who remain uninsured earn incomes less than 200% of the poverty level and many work in jobs that do not provide health insurance; and

WHEREAS, health insurance costs are routinely cited as the number one reason why New Mexicans remain uninsured, according to surveys by the Health Insurance Exchange and national research groups; and

WHEREAS, low-income patients who buy health plans on the Health Insurance Exchange can expect to spend 8% to 30% of their income or more on total out of pocket healthcare costs, according to a cost estimator from New Mexico's Superintendent of Insurance, and the lowest premium Bronze plans have deductibles of \$6,400 or more per year; and

WHEREAS, 53% of low-income adults who have private health insurance through their employers, the marketplace, or individual coverage, and whose incomes are below 200% of the poverty level, have unaffordable healthcare costs according to the Commonwealth Fund's Healthcare Affordability Index; and

WHEREAS, New Mexicans who are uninsured or underinsured must often forego needed medical services, have less access to preventive care and behavioral health services, and may be forced to wait until medical conditions worsen into expensive and sometimes untreatable emergencies; and

WHEREAS, medical debt is a major obstacle for New Mexicans to gain financial security and build assets. In FY 2015, over \$80 million in patient debt to hospitals in the state was sent to collection agencies; and

WHEREAS, uncompensated care costs are shifted to healthcare providers, health insurance plans, and taxpayers, resulting in higher insurance premiums and health system costs; and

DOCH 385301

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RES. R. \$0.00 H. K. Becenti, McKinley County




WHEREAS, uncertainty at the federal level necessitates that New Mexico proactively explore innovative opportunities and solutions to provide greater access to affordable, high quality healthcare coverage to its residents; and

WHEREAS, Medicaid is a popular, trusted, low-cost coverage model that has served New Mexico well for over 50 years; and

WHEREAS, Medicaid currently covers over 850,000 New Mexicans, including over 43,000 McKinley County residents; and

WHEREAS, New Mexico can allow for state residents who are currently not eligible for Medicaid the option to buy into a healthcare coverage plan that is administered by Medicaid, by applying for a federal innovation waiver; and

WHEREAS, the plan is an innovative way to reduce healthcare costs and respond to federal actions that are driving up costs, causing people to lose coverage, and creating uncertainty in insurance markets; and

WHEREAS, the plan creates a low-cost coverage option that could be opened up to our families that are unable to access coverage now, people whose insurance premiums and deductibles are too high, and employers looking for affordable plans for employees; and

WHEREAS, the costs to the State of New Mexico of administering a Medicaid buy-in coverage plan are likely to be minimal by realizing potential savings in health system costs and maximizing federal financial subsidies available to individuals to purchase insurance; and

WHEREAS, the plan will reduce uncompensated care for healthcare providers and reduce strain on county indigent care funds by creating an affordable coverage option; and

WHEREAS, several states including Colorado, Maryland, Massachusetts, and Nevada have introduced legislation or initiated studies to explore the option of offering a Medicaid plan for consumers to buy coverage; and

WHEREAS, two bills were recently introduced in Congress, including the State Public Option Act and the Health Care Affordability and Choice Act, that would permit all states to provide Medicaid as a buy-in coverage option for their residents to purchase without the need to apply for a federal waiver; and

WHEREAS, New Mexico can design our own statewide healthcare for all option and is well-positioned to lead the country in offering a health coverage plan to buy through Medicaid, with nearly three-quarters of our population already covered by public healthcare programs including Medicaid, Medicare, state employee plans, and military coverage;

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RES P \$0.00 H K Becenti, McKinley County



NOW, THEREFORE, BE IT RESOLVED, We, the Board of County Commissioners of McKinley County members do hereby support our New Mexico Legislature and our Governor to develop a statewide healthcare for all solution by designing a public option buy in for healthcare coverage, modeled on Medicaid or a similar plan.

BE IT FURTHER RESOLVED, in order to convey that message, that the County Manager send a letter and an email to each member of our state legislative delegation with this request and a copy of this resolution as ultimately approved by the Board of County Commissioners.

BE IT FURTHER RESOLVED THAT the County Manager ensure that this request is included in the McKinley County Commission's legislative requests for the 2019 Legislative Session.

BE IT FURTHER RESOLVED THAT the County Manager direct staff to do all that is necessary to ensure this is accurately conveyed to our state legislators with adequate time to submit and consider appropriate legislation.

NOW, THEREFORE, BE IT FURTHER RESOLVED THAT County staff is hereby authorized to do all deeds as necessary in the accomplishment of the herein above.

PASSED, APPROVED AND ADOPTED this 26th day of June 2018

MCKINLEY COUNTY BOARD OF COMMISSIONERS



Carol Bowman- Muskett, Commissioner



Genevieve Jackson, Chairperson



Bill Lee, Commissioner

ATTEST


Harriett, K. Becenti, County Clerk

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RES R:30 00 H. K. Becenti, McKinley County



**STATE OF NEW MEXICO
McKINLEY COUNTY**

Resolution NO. JUN-18-039

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OPTION BUY-IN FOR HEALTHCARE COVERAGE TO BETTER ENSURE
AFFORDABILITY AND CHOICE**

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RES R \$0 00 H, K Becenti, McKinley County



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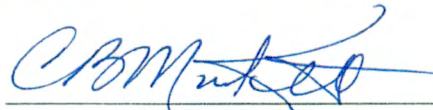
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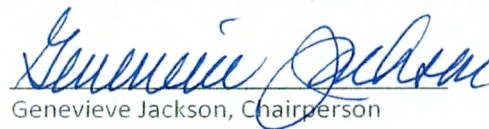
NOW, THEREFORE, BE IT FURTHER RESOLVED THAT County staff is hereby authorized to do all deeds as necessary in the accomplishment of the herein above.

PASSED, APPROVED AND ADOPTED this 26th day of June 2018

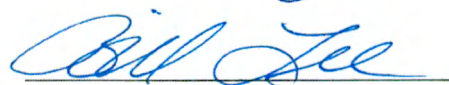
MCKINLEY COUNTY BOARD OF COMMISSIONERS



Carol Bowman- Muskett, Commissioner

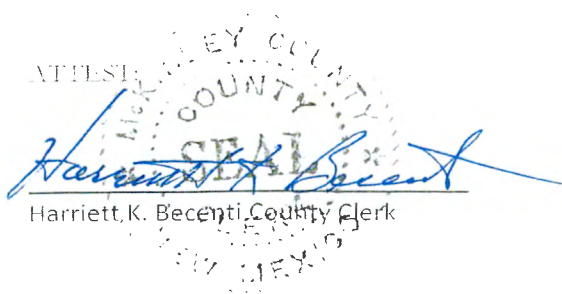


Genevieve Jackson, Chairperson



Bill Lee, Commissioner

ATTEST



Harriett K. Becenti, County Clerk

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NAVAJO NATION

RCS# 1099

11/9/2018
12:45:33 PM

Naa'bik'iyati Committee

Amd# to Amd#	Legislation 0318-18: Supporting
MOT Brown	the NM Medicaid Public Option
SEC Bennett	Buy In for Healthcare

PASSED

Yea : 10

Nay : 0

Excused : 1

Not Voting : 12

Yea : 10

Begay, K
Bennett
Brown

Crotty
Daniels
Hale

Jack
Pete

Slim
Tso

Nay : 0

Excused : 1

BeGaye, N

Not Voting : 12

Bates
Begay, NM
Chee

Damon
Filfred
Kieyoomia

Perry
Phelps
Shepherd

Smith
Tsosie
Yazzie