

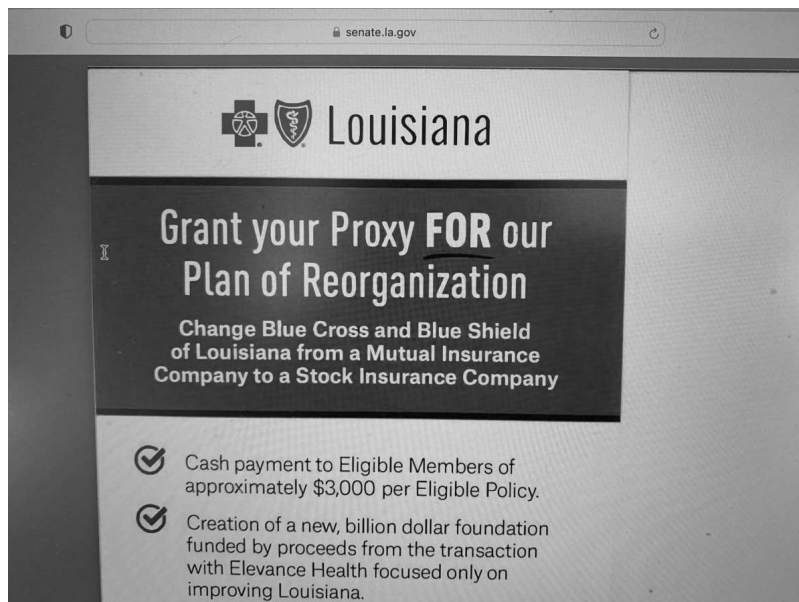
HEALTHCARE JOURNAL

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CASH FOR VOTES, FLEEING OF THE MIDDLE CLASS, THE BCBSLA BUYOUT IS STALLING AS THE STATE SENATE COMMITTEE EXPOSES THE ROAD PAVED WITH GOOD INTENTIONS

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Recently elected Governor Jeff Landry made an appearance at the Louisiana Hospital Association's two-day winter symposium last week carrying a newly negotiated board seat from the proposed new not for profit BCBSLA's current board members are hoping to start with \$3 billion extracted from BCBSLA, if the proposed buyout by Elevance, a for-profit insurer, is allowed. Landry presented three options for the proposed deal, which must be approved by BCBSLA's policy members and the newly appointed insurance commissioner, Tim Temple, who was also promised a seat on the

board recently. These two board seats on what could be, if approved, one of the largest not-for-profits in the country were added later to the sale proposal in an attempt, BCBSLA says, to make sure the new not-for-profit does not engage in political activity. "No, yes, and yes with conditions," Landry said were the choices for the sale. He then invited LHA members to voice their thoughts to him on what those "yes with conditions" might entail. After hearing "yes with conditions" as an option, many left that meeting discouraged because they felt this buyout, if allowed, is the wrong direction for the health of Louisiana's citizens, providers, and hospitals. "The die, unfortunately, is now cast in favor for the deal to go through," a dejected source told the Journal after that meeting.

Missed, if this deal is allowed, is perhaps the biggest opportunity in our lifetime to actually fix a broken U.S. healthcare system, starting with a small state – this small state. An opportunity to make Louisiana a shining beacon on the hill and to better the health of its citizens through its beloved insurance company, BCBSLA – a Louisiana company, in good financial condition that could actually, with visionaries at the helm, revolutionize healthcare by truly doing things that make its members healthy. BCBSLA, as a nonprofit health insurance company, is currently well-funded by policy holders and members. But its commercial members need to be healthier to drive down costs and stay competitive. In America, for the middle/working class, it is actually expensive to be healthy, plus it takes a little effort and encouragement. Many commercial members do not eat healthy or exercise because of the cost of doing so. Our middle class forgoes many preventive measures for chronic conditions because they feel they cannot afford to. Things like organic groceries, massages to help one relax and eliminate stress, yoga or any exercise classes of choice, mental health therapy, acupuncture, chiropractic, organic fast food, and maybe even pedicures for the massage benefits to pre-diabetic and diabetic members would make a huge impact and save money long-term. Doctor Kenny Cole has written in the Journal about proved savings for self-insured entities within our state using health coaches, in addition to a cherished physician to help guide group members to optimal health. But it takes more than a 15-minute appointment, it takes a new way of thinking. Our middle class could use an insurance company to encourage these behaviors through steep discounts in these services and food choices. Everyone who has seriously looked at the problem knows this. They know the effects of unhealthy lifestyles and the enormous cost to the healthcare system. But nobody is really doing anything to make the obvious practical. BCBSLA could, but it would take a visionary at the helm, and for this buyout to be stopped. It has over \$2 billion of the member's money to try.

Now, while some bemoaned to the Journal about the good-old-boy system and Louisiana politics being alive and well after Landry's comments, Landry, actually did not give an opinion for the decision, at least not to the group. And some strong reinforcements came to the aid of a "no" vote by the way of Monday's Louisiana Senate Health & Welfare/Insurance Committee. Chaired by Patrick McMath, Dist. 11, this seven-plus hour session, may have been one of the most thoughtful conference sessions one will attend. McMath and committee members Katrina R. Jackson-Andrews, Regina Barrow, Gerald Boudreaux, Heather Cloud, Valarie Hodges, Jay Luneau, Thomas A. Pressly, and Kirk Talbot understood the significance of this deal as first David Caldwell, Executive Council of the Louisiana Department of Insurance, was asked poignant questions, and then the BCBSLA and Elevance team. The session ended with several members from the community stepping forward, including Henry "Tut" Kenny who has been very vocal about how this is a bad deal for all BCBSLA members.

In answer to the governor's question to the healthcare industry about if the vote should be "no, yes, or yes with conditions," Maria Bowen, vice president of governmental affairs for the Louisiana State Medical Society also spoke and referred to BCBSLA members as "pawns in the game" as she shared "serious concerns" about this deal based from the poor reputation of Elevance across the country. Bowen represented the following groups:

Louisiana State Medical Society

Louisiana Academy of Family Physicians

Louisiana Chapter of the American Academy of Pediatrics

The Louisiana Society of Anesthesiologists

The Louisiana Academy of Eye Physicians and Surgeons

The Louisiana Chapter of the American College of Emergency Physicians

The Louisiana Chapter of the American Congress of Obstetricians and Gynecologists

The Louisiana Orthopedic Association

~~401111~~ The Louisiana Psychiatric Medical Association

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~~200111~~ Louisiana Society of Interventional Pain Physicians

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~~201111~~ The Louisiana Society of Plastic Surgeons

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~~0111%~~ The Louisiana Chapter of the American College of Physicians

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~~511111~~ The Calcasieu Parish Medical Society

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~~0111%~~ The Lafayette Parish Medical Society

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~~201111~~ The Northwest Medical Society

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~~HE%~~ Throughout the long day, this bi-partisan group of senators kept asking questions, probing to get to the core of the matter: What is in the best interest of the members and policy holders, our people? And for a glorious moment, Louisiana politics seemed noble.

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~~SE%~~ "This cake clearly is not baked yet. After seven-and-a-half hours of testimony we found it difficult to come up with any real substantive advantages to selling our non-profit Blue to a for-profit company," Senator McMath told the Journal after the session. Thursday his committee gave a "no" recommendation to the Insurance Commissioner with 30 findings that the committee describe as "concerning" regarding the regulatory process and vote steering, the troubled history of Elevance Health, and the redirection of \$3.1 billion from the policyholders to a new foundation, the Accelerate Louisiana Initiative.

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~~AGE%~~ "I am more convinced than ever that this deal is bad for the 95,000 policyholders who do get to vote, the 1.8 million who do not get to vote, the 34,000 healthcare providers in the Blue Cross network, the 2,500 Blue Cross employees, and honestly the 4.6 million people who live in Louisiana," said Senator Patrick McMath, Chairman of the Senate Committee on Health and Welfare. "There are some fundamental problems with how this is being put forth to the public, especially the very one-sided voting process that includes blatant vote steering and monetary enticement. This proposal is not good, and it needs to be stopped now."

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~~NS%~~ The Louisiana Hospital Association also stepped forward Thursday with a "no" with a letter to the Caldwell at LDI.

~~NS%~~ Perhaps there is hope, yet, to be that shining light on the hill and for Louisiana to transform the way "health" as well as "healthcare" is delivered through a beloved 90-year-old Louisiana mutual insurance company. It will take vision, and a stop from the status quo. But I am optimistic from what I have witnessed, we could actually do this. And the very thought makes my heart beat. Does it yours?

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~~NS%~~ P.S. The Public Hearing is still set for the day after Mardi Gras. When this date was questioned in the senate hearing for obvious reasons, the public was advised, tongue in cheek I think, to grab a Bloody Mary because it was not being rescheduled due to hurricane season.

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~~NS%~~ The Louisiana Senate Health & Welfare/Insurance Committee session can be viewed here:

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~~NS%~~ Part 1: https://senate.la.gov/s_video/VideoArchivePlayer?v=senate/2024/02/020524HWI

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