EXECUTIVE SUMMARY
Analysis of Assembly Bill 214,
Health Care Coverage:
Durable Medical Equipment

A Report to the 2009-2010 California Legislature
April 9, 2009
EXECUTIVE SUMMARY

California Health Benefits Review Program Analysis of Assembly Bill 214, Health Care Coverage: Durable Medical Equipment

Assembly Bill (AB) 214, as introduced by Assembly Member Wesley Chesbro, would require health plans and insurers to provide coverage for durable medical equipment (DME) and do so at the same levels of coverage as other health care benefits.

DME items are usually external, reusable equipment used for the treatment of a medical condition or injury or to preserve the patient’s functioning. Examples include crutches, wheelchairs, home oxygen equipment, infusion pumps, and hospital beds, any of which may be needed for shorter or longer periods of time, depending on the individual’s condition.

Many persons use DME in conjunction with medical care to improve their health, functioning, and quality of life. Persons may use DME on either a long-term or a temporary basis. Some persons use DME on a long-term basis to cope with or treat a physical disability or chronic illness. Others use DME temporarily while being treated for or recovering from an illness or injury, such as a strain, sprain, or a broken bone. Many of the persons with relatively high DME costs include persons in the following categories: (1) persons with conditions related to physical disabilities, such as musculoskeletal disorders; (2) persons with sequelae from traumatic injuries such as spinal cord injuries and head trauma; (3) respiratory diseases and related conditions requiring the use of home oxygen equipment; and (4) persons with diagnoses related to complications of the digestive system requiring DME for nutrition.

The California Health Benefits Review Program (CHBRP) undertook the analysis of AB 214, in response to a request from the Assembly Committee on Health on February 6, 2009, pursuant to the provisions of Senate Bill 1704 (Chapter 684, Statutes of 2006) as chaptered in Section 127600, et seq. of the California Health and Safety Code1.

Specific Provisions of AB 214

- AB 214 seeks to ensure that individuals with health insurance have DME coverage and have coverage at the same level or “at parity” with other health care benefits.
  - Department of Managed Health Care (DMHC)-regulated plans would be required to ensure that “the amount of the benefit for DME and services shall be no less than the annual and lifetime benefit maximums applicable to the basic health care services.” If the plan does not have annual or lifetime maximum benefit limits for basic health care services, then the plans may not apply such limits to the DME benefit. DMHC-regulated plans are also required to ensure that “any copayment, coinsurance, deductible, and maximum out-of-pocket amount applied to the benefit for DME and services shall be no more than the most common amounts applied to the basic health care services”

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1 California Health and Safety Code, Section 1345 and Section 1300.67 of the California Code of Regulations, Title 28
California Department of Insurance (CDI)-regulated policies are required to ensure that benefit limits do not exceed the “annual and lifetime benefit maximums applicable to all benefits in the policy.” In addition, these policies would be required to provide DME with cost-sharing levels on par with those applied to the “most common amounts contained in the policy.”

Thus, any benefit limits specifically for DME would be required to be lifted and cost-sharing levels would be required to be on par with cost-sharing levels for other health care services.

- AB 214 defines “durable medical equipment” as “equipment that is used for the treatment of a medical condition or injury or to preserve the patient’s functioning and that is designed for repeated use and includes, but is not limited to, manual and motorized wheelchairs, scooters, oxygen equipment, crutches, walkers, electric beds, shower and bath seats, and mechanical patient lifts.”

- AB 214 would place these coverage and cost-sharing requirements on both the group and individual markets.

- AB 214 would not alter the plans’ and insurers’ ability to “conduct a utilization review to determine medical necessity prior to authorizing these services.” Medically necessary DME is usually considered to be equipment that treats an injury or preserves functioning. For example, equipment that would be solely used for the patient’s comfort or convenience (such as air conditioners) would not generally be considered medically necessary, but specialized wheelchair cushions to prevent pressure ulcers would be considered necessary.

- AB 214 would require that coverage for DME occur when it is “prescribed by a physician and surgeon or doctor of podiatric medicine acting within the scope of his or her license, or is ordered by a licensed health care provider acting within the scope of his or her license.” Physicians, podiatrists, and physical and occupational therapists are the providers who typically prescribe or order DME.

- AB 214 requires that plans and insurers “communicate the availability” of the DME coverage after the contract or policy is amended to become compliant with its provisions.

**Medical Effectiveness**

- There are two major groups of persons who use DME:
  
  - Persons who use DME temporarily while being treated for an injury or illness or recovering from surgery.
  
  - Persons who use DME on a long-term basis due to a physical disability or chronic illness.

- For persons in either group, use of DME can improve health, functioning, and quality of life.

- Few studies have examined the effect of having private health insurance coverage for DME on use of DME, and the findings of these studies are inconsistent.
• No studies were found that specifically address the effects of increasing annual or lifetime limits for DME coverage on DME usage or the impact of reducing deductibles, coinsurance, or copayments for DME on such usage.

• There is some evidence from a small number of studies that utilization management reduces use of some types of DME.

Utilization, Cost, and Coverage Impacts

• Total net annual expenditures are estimated to increase by $72,991,000 annually, or 0.09%, mainly due to the administrative costs associated with the newly covered and newly enhanced DME benefits mandated by AB 214 (Table 1).

• Prior to the mandate, 99.73% of enrollees subject to the mandate have at least some coverage for DME. Postmandate, only an estimated 57,000 enrollees (0.27% of those with coverage subject to the mandate) would gain coverage for DME. The persons with no coverage are all enrolled in CDI-regulated, individual market policies, although 94% of enrollees in that market have some coverage for DME.

• Prior to the mandate, enrollees without coverage for DME incurred an estimated $1,085,000 in out-of-pocket expenses annually. Postmandate, that $1,085,000 in out-of-pocket expenses would be shifted to health plans and insurers. Other enrollees would also incur a reduction of $145,731,000 in out-of-pocket expenses due to required reductions in member cost sharing and removal of benefit maximums.

• The mandate is estimated to increase premiums by about $219.81 million. The distribution of the impact on premiums is as follows:
  o Total premiums for private employers are estimated to increase by $146,860,000, or 0.29%.
  o Enrollee contributions toward premiums for group insurance are estimated to increase by $38,033,000, or 0.28%.
  o Total premiums for those with individually purchased insurance are estimated to increase by $34,914,000, or 0.59%.
  o In terms of per member per month (PMPM) costs, employer premiums for large groups are expected to increase by $0.77 for DMHC-regulated plans and $0.40 for CDI-regulated policies. Employer premiums for small groups are expected to increase by $2.12 PMPM for DMHC-regulated plans and by $0.70 PMPM for CDI-regulated policies.

• Although AB 214 would apply to the DMHC-regulated plans offered by the California Public Employees’ Retirement System (CalPERS), Medi-Cal Managed Care, and Healthy Families program, these programs would not be expected to face any expenditure or premium increases because they currently provide DME benefits at parity.
• CHBRP estimates that there would be a $28.68 per DME user per year (4.03%) increase in DME utilization and related expenses. This utilization estimate is based on the following:
  
  o Prior to the mandate, 99.73% of enrollees with coverage subject to the mandate have at least some coverage for DME. The remainder, an estimated 57,000 enrollees (all with coverage from CDI-regulated, individual market policies) would gain coverage for DME post mandate.
  
  o The potential change in benefit structure from one with an annual benefit limit to a benefit with no limit but a coinsurance rate (such as 20%) or deductible might maintain a disincentive for an enrollee to upgrade a DME device.
  
  o Health plans and insurers would continue to influence the choice of DME through their determination of medical necessity during the utilization review process.

• CHBRP estimates that the costs for a given DME item (or per-unit cost) would not be affected by the mandate. At present, CHBRP estimates that, for a typical insured population, DME and services have a total PMPM cost of $3.22, including both the amounts paid by the plan and member cost sharing. However, as discussed above, although the per-unit costs would not change for each DME item, the average cost per user would be expected to increase.

• Premiums are expected to increase by 0.28% across all coverage subject to the mandate, which includes privately insured group market plans and policies, privately insured individual market plans and policies, and publicly funded plans. Increases in insurance premiums vary by market segment, ranging from 0% for market segments already compliant with the mandate, to approximately 0.091% to 0.668% for market segments that are not compliant with the mandate. Increases as measured by PMPM payments are estimated to range from approximately $0.40 to $2.12. The greatest impact on premiums will be in the small-group and individual DMHC-regulated markets. These premium increases will be largely offset by reductions in out-of-pocket expenditures.

Public Health Impacts

• The health outcomes associated with the use of DME vary according to the type of DME that is being used. Some health outcomes include increased independence, mobility, functionality, survival, and decreased morbidity.

• AB 214 is expected to increase the scope of insurance coverage for DME for approximately 720,000 insured users of DME. A majority of these 720,000 DME users will financially benefit due to decreased copays associated with DME expenses. More than 3,100 DME users are expected to be newly covered for DME because previously DME was not included in their insurance coverage. An additional approximate 14,000 DME users are expected to financially benefit due to increasing the annual benefit limit. The increased coverage is expected to reduce the financial hardship associated with the health conditions requiring the use of DME, particularly for the approximately 3,100 DME users with new coverage and the 14,000 DME users who formerly would have exceeded the annual limits on DME coverage.
• Among the current users of DME, AB 214 is expected to result in an increased utilization because increased annual limits and coinsurance are expected to lead to some persons receiving more DME, more expensive DME items, and more-frequent replacement of existing DME items. The health benefits associated with this increased utilization are unknown.

• Utilization data suggest that AB 214 will not have a substantial impact on gender disparities. AB 214 is not expected to have an impact on racial or ethnic disparities.

• The impact of AB 214 on the economic loss associated with DME-related diseases and conditions is unknown.
Table 1. Summary of Coverage, Utilization, and Cost Impacts of AB 214

<table>
<thead>
<tr>
<th>Coverage</th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total population in plans subject to state regulation (a)</td>
<td>21,340,000</td>
<td>21,340,000</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Total population in plans subject to AB 214</td>
<td>21,340,000</td>
<td>21,340,000</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Percentage of insured individuals with coverage for DME

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>In AB 214-compliant plans (b)</td>
<td>38.65%</td>
<td>100.00%</td>
<td>61.35%</td>
<td>158.74%</td>
</tr>
<tr>
<td>In non–AB 214-compliant plans (c)</td>
<td>61.08%</td>
<td>0.00%</td>
<td>-61.08%</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Total with coverage</td>
<td>99.73%</td>
<td>100.00%</td>
<td>0.27%</td>
<td>0.27%</td>
</tr>
</tbody>
</table>

Percentage of insured individuals with no coverage for DME

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total without coverage</td>
<td>0.27%</td>
<td>0.00%</td>
<td>-0.27%</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>100.00%</td>
<td>100.00%</td>
<td>0.00%</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Number of insured individuals with coverage for DME

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>In AB 214-compliant plans</td>
<td>8,248,000</td>
<td>21,340,000</td>
<td>13,092,000</td>
<td>158.74%</td>
</tr>
<tr>
<td>In non–AB 214-compliant plans</td>
<td>13,035,000</td>
<td>0</td>
<td>-13,035,000</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Total with coverage</td>
<td>21,283,000</td>
<td>21,340,000</td>
<td>57,000</td>
<td>0.27%</td>
</tr>
</tbody>
</table>

Number of insured individuals with no coverage for DME

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Total without coverage</td>
<td>57,000</td>
<td>0</td>
<td>-57,000</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Total</td>
<td>21,340,000</td>
<td>21,340,000</td>
<td>0</td>
<td>0.00%</td>
</tr>
</tbody>
</table>

Utilization and Cost

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Estimated DME users per 1,000 members per year</td>
<td>55</td>
<td>55</td>
<td>0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Estimated average cost per DME user per year</td>
<td>$711.45</td>
<td>$740.13</td>
<td>$28.68</td>
<td>4.03%</td>
</tr>
</tbody>
</table>

DME Benefit Provisions

<table>
<thead>
<tr>
<th></th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Average DME coinsurance rate</td>
<td>6.46%</td>
<td>2.87%</td>
<td>-3.59%</td>
<td>-55.63%</td>
</tr>
<tr>
<td>% of covered members subject to DME annual benefit limit</td>
<td>45.40%</td>
<td>0.00%</td>
<td>-45.40%</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Average annual benefit limit in non–AB214-compliant plans</td>
<td>$3,877</td>
<td>N/A</td>
<td></td>
<td></td>
</tr>
<tr>
<td>% of members in non–AB 214-compliant plans with costs in excess of DME annual benefit limit</td>
<td>0.11%</td>
<td>0.00%</td>
<td>-0.11%</td>
<td>-100.00%</td>
</tr>
<tr>
<td>% of DME users in non–AB 214-compliant plans with costs in excess of DME annual benefit limit</td>
<td>1.94%</td>
<td>0.00%</td>
<td>-1.94%</td>
<td>-100.00%</td>
</tr>
<tr>
<td>Number of DME Users In non–AB 214-compliant plans with costs in excess of DME annual benefit limit</td>
<td>13,880</td>
<td>0</td>
<td>-13,880</td>
<td>-100.00%</td>
</tr>
</tbody>
</table>
Table 1. Summary of Coverage, Utilization, and Cost Impacts of AB 214 (Cont’d)

<table>
<thead>
<tr>
<th>Expenditures</th>
<th>Before Mandate</th>
<th>After Mandate</th>
<th>Increase/ Decrease</th>
<th>Change After Mandate</th>
</tr>
</thead>
<tbody>
<tr>
<td>Premium expenditures by private employers for group insurance</td>
<td>$50,546,207,000</td>
<td>$50,693,067,000</td>
<td>$146,860,000</td>
<td>0.29%</td>
</tr>
<tr>
<td>Premium expenditures for individually purchased insurance</td>
<td>$5,944,229,000</td>
<td>$5,979,143,000</td>
<td>$34,914,000</td>
<td>0.59%</td>
</tr>
<tr>
<td>Premium expenditures by individuals with group insurance, CalPERS, Healthy Families, AIM or MRMIP (d)</td>
<td>$13,475,994,000</td>
<td>$13,514,027,000</td>
<td>$38,033,000</td>
<td>0.28%</td>
</tr>
<tr>
<td>CalPERS employer expenditures (e)</td>
<td>$3,161,160,000</td>
<td>$3,161,160,000</td>
<td>$0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Medi-Cal state expenditures</td>
<td>$4,112,865,000</td>
<td>$4,112,865,000</td>
<td>$0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Healthy Families state expenditures</td>
<td>$643,247,000</td>
<td>$643,247,000</td>
<td>$0</td>
<td>0.00%</td>
</tr>
<tr>
<td>Individual out-of-pocket expenditures for covered benefits (deductibles, copayments, etc.)</td>
<td>$6,384,077,000</td>
<td>$6,238,346,000</td>
<td>-$145,731,000</td>
<td>-2.28%</td>
</tr>
<tr>
<td>Out-of-pocket expenditures for noncovered benefits</td>
<td>$1,085,000</td>
<td>$0</td>
<td>-$1,085,000</td>
<td>-100.00%</td>
</tr>
<tr>
<td><strong>Total annual expenditures</strong></td>
<td><strong>$84,268,864,000</strong></td>
<td><strong>$84,341,855,000</strong></td>
<td><strong>$72,991,000</strong></td>
<td><strong>0.09%</strong></td>
</tr>
</tbody>
</table>


Notes: (a) This population includes privately insured (group and individual) and publicly insured (e.g., CalPERS, Medi-Cal, Healthy Families, Access for Infants and Mothers [AIM], Major Risk Medical Insurance Program [MRMIP]) individuals enrolled in health insurance products regulated by DMHC or CDI. This population includes enrollees aged 0-64 years and enrollees 65 years or older covered by employment sponsored insurance.
(b) AB 214 compliant plans have no annual benefit limits and no different cost sharing for DME benefits than for other health care benefits.
(c) AB 214 noncompliant plans do have differential benefit limits and/or do have different cost sharing for DME benefits than for other health care benefits.
(d) Premium expenditures by individuals include employee contributions to employer-sponsored health insurance and member contributions to public insurance.
(e) Of the CalPERS employer expenditures, about 59% would be state expenditures for CalPERS members who are state employees, however CHBRP estimates no impact of the mandate on CalPERS employer expenditures.

Key: CalPERS = California Public Employees’ Retirement System.
ACKNOWLEDGEMENTS

Edward Yelin, PhD, and Janet Coffman, MPP, PhD, of the University of California, San Francisco, prepared the medical effectiveness analysis. Stephen L. Clancy, MLS, AHIP, of the University of California, Irvine, conducted the literature search. Helen Halpin, ScM, PhD, and Sara McMenamin, MPH, PhD, of the University of California, Berkeley, prepared the public health impact analysis. Ying-Ying Meng, DrPH, of the University of California, Los Angeles, prepared the cost impact analysis. Robert Cosway, FSA, MAAA, provided actuarial analysis. Patricia L. Sinnott, PT, PhD, MPH, of the VA, Palo Alto Health Care System provided technical assistance with the literature review and expert input on the analytic approach. John Lewis, MPA, of CHBRP staff prepared the background section and synthesized the individual sections into a single report. Cherie Wilkerson provided editing services. A subcommittee of CHBRP’s National Advisory Council (see final pages of this report) and a member of the CHBRP Faculty Task Force, Kathleen A. Johnson, PharmD, MPH, PhD, of the Southern California School of Pharmacy reviewed the analysis for its accuracy, completeness, clarity, and responsiveness to the Legislature’s request.

CHBRP gratefully acknowledges all of these contributions but assumes full responsibility for all of the report and its contents. Please direct any questions concerning this report to:

California Health Benefits Review Program
1111 Franklin Street, 11th Floor
Oakland, CA 94607
Tel: 510-287-3876
Fax: 510-763-4253
www.chbrp.org

All CHBRP bill analyses and other publications are available on the CHBRP Web site, www.chbrp.org.

Susan Philip, MPP
Director
California Health Benefits Review Program Committees and Staff

A group of faculty and staff undertakes most of the analysis that informs reports by the California Health Benefits Review Program (CHBRP). The CHBRP Faculty Task Force comprises rotating representatives from six University of California (UC) campuses and three private universities in California. In addition to these representatives, there are other ongoing contributors to CHBRP from UC. This larger group provides advice to the CHBRP staff on the overall administration of the program and conducts much of the analysis. The CHBRP staff coordinates the efforts of the Faculty Task Force, works with Task Force members in preparing parts of the analysis, and coordinates all external communications, including those with the California Legislature. The level of involvement of members of the CHBRP Faculty Task Force and staff varies on each report, with individual participants more closely involved in the preparation of some reports and less involved in others.

As required by the CHBRP authorizing legislation, UC contracts with a certified actuary, Milliman Inc. (Milliman), to assist in assessing the financial impact of each benefit mandate bill. Milliman also helped with the initial development of CHBRP methods for assessing that impact.

The National Advisory Council provides expert reviews of draft analyses and offers general guidance on the program to CHBRP staff and the Faculty Task Force. CHBRP is grateful for the valuable assistance and thoughtful critiques provided by the members of the National Advisory Council. However, the Council does not necessarily approve or disapprove of or endorse this report. CHBRP assumes full responsibility for the report and the accuracy of its contents.

Faculty Task Force

Helen Halpin, ScM, PhD, Vice Chair for Public Health Impacts, University of California, Berkeley
Gerald Kominski, PhD, Vice Chair for Financial Impacts, University of California, Los Angeles
Ed Yelin, PhD, Vice Chair for Medical Effectiveness, University of California, San Francisco
Wayne S. Dysinger, MD, MPH, Loma Linda University Medical Center
Susan Ettner, PhD, University of California, Los Angeles
Theodore Ganiats, MD, University of California, San Diego
Sheldon Greenfield, MD, University of California, Irvine
Kathleen Johnson, PharmD, MPH, PhD, University of Southern California
Richard Kravitz, MD, University of California, Davis
Thomas MaCurdy, PhD, Stanford University

Task Force Contributors

Wade Aubry, MD, University of California, San Francisco
Nicole Bellows, MHSA, PhD, University of California, Berkeley
Tanya G. K. Bentley, PhD, University of California, Los Angeles
Meghan Cameron, MPH, University of California, Los Angeles
Janet Coffman, MPP, PhD, University of California, San Francisco
Mi-Kyung Hong, MPH, University of California, San Francisco
Stephen McCurdy, MD, MPH, University of California, Davis
Sara McMenamin, PhD, University of California, Berkeley
Ying-Ying Meng, DrPH, University of California, Los Angeles
Nadereh Pourat, PhD, University of California, Los Angeles
Dominique Ritley, MPH, University of California, Davis
Chris Tonner, MPH, University of California, San Francisco
National Advisory Council

Lauren LeRoy, PhD, President and CEO, Grantmakers In Health, Washington, DC, Chair

John Bertko, FSA, MAAA, Former Vice President and Chief Actuary, Humana, Inc., Flagstaff, AZ
Troyen A. Brennan, MD, MPH, Executive Vice President, Chief Medical Officer, CVS Caremark, Woonsocket, R.I.
Deborah Chollet, PhD, Senior Fellow, Mathematica Policy Research, Washington, DC
Michael Connelly, JD, President and CEO, Catholic Healthcare Partners, Cincinnati, OH
Maureen Cotter, ASA, Founder and Owner, Maureen Cotter & Associates, Inc., Dearborn, MI
Susan Dentzer, Editor-in-Chief of Health Affairs, Washington, DC.
Joseph Ditre, JD, Executive Director, Consumers for Affordable Health Care, Augusta, ME
Allen D. Feezor, Chief Planning Officer, University Health System of Eastern Carolina, Greenville, NC
Charles “Chip” Kahn, MPH, President and CEO, Federation of American Hospitals, Washington, DC
Trudy Lieberman, Director, Health and Medicine Reporting Program, Graduate School of Journalism, City University of New York, New York City, NY
Marilyn Moon, PhD, Vice President and Director, Health Program, American Institutes for Research, Silver Spring, MD
Michael Pollard, JD, MPH, Consultant, Federal Policy and Regulation, Medco Health Solutions, Washington, DC
Karen Pollitz, MPP, Project Director, Georgetown University Health Policy Institute, Washington, DC
Christopher Queram, President and CEO, Wisconsin Collaborative for Healthcare Quality, Madison, WI
Richard Roberts, MD, JD, Professor of Family Medicine, University of Wisconsin-Madison, Madison, WI
Frank Samuel, LLB, Former Science and Technology Advisor, State of Ohio, Columbus, OH
Patricia Smith, President and CEO, Alliance of Community Health Plans, Washington, DC
Prentiss Taylor, MD, Regional Center Medical Director, Advocate Health Centers, Advocate Health Care, Chicago, IL

CHBRP Staff

Susan Philip, MPP, Director
John Lewis, MPA, Principal Analyst
Cynthia Robinson, MPP, Principal Analyst
Angela Killilea, Public Policy Intern
Jackie Shelton, Program Assistant

California Health Benefits Review Program
1111 Franklin Street, 11th Floor
Oakland, CA 94607
Tel: 510-287-3876 Fax: 510-763-4253
info@chbrp.org www.chbrp.org

The California Health Benefits Review Program is administered by the Division of Health Sciences and Services at the University of California Office of the President, John D. Stobo, M.D., Senior Vice President – Health Sciences and Services.