



Cristina Antelo

INSIDE THE BELTWAY

WRITTEN BY JOANNE WOJCIK

SIIA TARGETS HOUSE DEMOCRATS FOR SELF-INSURANCE EDUCATIONAL OUTREACH – EXPANDS GOVERNMENT RELATIONS TEAM

In response to the Democratic takeover of the U.S. House of Representatives, the Self-Insurance Institute of America, Inc. (SIIA) expanded its government relations team earlier this year to increase advocacy and educational outreach to key Democrats.

Cristina Antelo joined SIIA in February to enable the organization to more effectively balance its outreach to members of both political parties, particularly in the new Democratic-controlled House.

Cristina, an attorney and former Wall Street investment banker, began her lobbying career in 2004, representing Fortune 500 companies in Washington. Her policy areas of expertise include financial services, health, tax, trade, border security, transportation and infrastructure, and crisis management.

She also serves on the board of the Congressional Hispanic Caucus Institute and is a founding member and former President of the Hispanic Lobbyists Association.

Since joining, Cristina and the SIIA team have met with more than 50 members of Congress to build awareness of the important role that self-insurance plays in providing healthcare coverage to their constituents, and to express SIIA's positions on certain public policy issues such as surprise billing. Cristina shared her impressions of these initial meetings with *The Self-Insurer* in the following "Inside the Beltway" interview.

The Self-Insurer: Since you started meeting with Democratic lawmakers, what has been their overall reaction to your outreach and about self-insurance in general?

Cristina: I think that specifically with Freshman, but even with members who have been around for a while, there's a lack of understanding and appreciation of the role that self-insurance plays in the healthcare market. If we have a 30-minute meeting, 15 minutes of it are spent explaining what self-insurance is and how it contributes to innovation. After explaining all of that, you see the lightbulbs go on.

The Self-Insurer: What Democratic-led committee members have you met with so far?

Cristina: We have been going beyond focusing on committees of jurisdiction and meeting with members of other key committees and caucuses to identify potential advocates and champions. For example, the New Democrat Coalition, which had 60 members in the last Congress and added 41 more in the midterm elections, now has 101 members who are mostly business-friendly and open to SIIA's messaging. Freshman Congresswoman Angie Craig from Minnesota has experience with administering a self-insurance health plan. Before running for Congress, she was senior vice president of global human resources at St. Jude Medical, a Fortune 500 medical technology company. By engaging actively with her and her staff, we can develop a rapport so that when we need her support, we can ask for it. Sen. Catherine Cortez Masto from Nevada, who became the first Latina elected to the U.S. Senate when she took over the late Sen. Harry Reid's seat, also is new. When I introduced myself to her, one of the first things she said to me was that she understood the concept of self-insurance because she had been enrolled in a self-insured health plan.

It's also important to give members a constituent reason to care about self-insurance. For instance, when I met with the staff of a congressman from Florida, his attitude changed when he learned that 70% of the employers in the district were self-insured.

The Self-Insurer: Can you provide an example of lawmakers' misconceptions about self-insurance?

Cristina: Since Virginia Representative Bobby Scott became chairman of the House Education and Labor Committee, we had some trepidation that he might not be as supportive of self-insurance even though he voted for the Self-Insurance Protection Act (SIPA). It became clear during our conversation that he had a lot of issues with Association Health Plans. He cited as a hypothetical a plan involving an association of gym trainers. He was concerned that because the group would likely be comprised of mostly young, healthy individuals, that if one of them got really sick and bankrupted the plan, the rest of the members would drop out. He suggested that rather than be in an association health plan, those members should obtain their healthcare coverage via one of the exchanges so they would be part of a larger, more diverse pool. I explained to him that's not a concern when it comes to self-insurance. I told him that if Fortune 500 companies can self-insure, medium and small business should have the same opportunity. I also explained that these employers mostly have diverse pools of employees—not just young, healthy ones, and we certainly don't kick sick people off their plans.

The Self-Insurer: How do you view self-insurance as a part of SIIA's overall policy push on affordable health care?

Cristina: A lot of folks don't appreciate the role that self-insurance has in bringing innovation to the healthcare market. For example, it behooves self-insured employers to encourage employees to become

healthier. So they may offer wellness or smoking cessation programs and other incentives to encourage their employees to adopt healthier lifestyles. Or if they know that they will lose productivity in February because of a large number of employees going out sick with the flu, they might arrange to get everybody free flu shots in October.

The Self-Insurer: Beyond education on self-insurance, what other hot topics of the day have you been addressing in your conversations with lawmakers? What have been their perspectives on these and any other healthcare issues?

Cristina: The one issue that is getting the most attention now is surprise billing when providers charge patients for care that is not covered by their health plans. When we tell members that we care about transparency, it helps, because it shows that we agree that patients shouldn't be on the hook for these bills. The question is, who should be? The insurance provider or the medical provider? We do believe that medical providers should make a profit, but they shouldn't be allowed to charge whatever they want. Currently, there's a debate over whether to use arbitration to resolve surprise billing issues. We are part of the conversation, and I think that we have moved the needle our way. SIIA's position is that if you use arbitration, there

has to be a benchmark, whether it's a percentage of Medicare or something else.

Drug pricing is another issue at the forefront of members' minds. We have had some pretty complex conversations on this topic, whether it's about AWP (average wholesale price) or exclusivity on patents. A lot depends on the level of staffer understanding. But most are educated about this subject because it's been topical for so many years.

The Self-Insurer: Several Democratic Presidential candidates have expressed their support of "Medicare for All". Is this something that should be of concern to SIIA members?

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Cristina: This may be part of the public discourse, but there are not a lot of Democrats who support it. They favor more pragmatic policy approaches. For example, Former Vice President Joe Biden's proposal is "Medicare for More." For the most part, Democrats do not support abandoning the current system and replacing it with single-payer. When you have more than 100 members who are business-focused and pragmatic, they see opportunities to fix the system rather than replace it.

The Self-Insurer: How are you able to apply some of your other prior experiences—such as working as an investment banker—in your new role at SIIA?

Cristina: It has helped us to be able to talk about the use of stop-loss to mitigate risk in plain English. It's a financial concept that not everyone understands. I do think that helps to give lawmakers some peace of mind that self-insured employers have a financial backstop against catastrophic risk if claims go beyond a certain level. Stop-loss helps them maintain financial solvency. This is one of the critical parts of our education—schooling members about the different parts of self-insurance.

The Self-Insurer: How might your involvement with the Congressional Hispanic Caucus Institute help you to increase SIIA's visibility on Capitol Hill?

Cristina: The Hispanic Caucus is part of the "Tri-Caucus", whose numbers have grown significantly and now represent one-half of the Democratic Caucus. Members of the Congressional Black, Asian and Hispanic caucuses have achieved seniority and now chair some very important committees. Representative Bobby Scott, who chairs the House Education and Labor Committee, is one example. New York Congresswoman Nydia Velázquez is the Chairwoman of the House Small Business Committee. California Representative Maxine Waters, former chair of the Congressional Black Caucus and Chairwoman of Financial Services, serves as a member of the House Steering and Policy Committee, making her an integral part of the House Democratic Leadership. I've been plugging away at the Tri-Caucus for the past decade. Now as we get to the 116th Congress where people of color and women have come into power, I am hopeful these lawmakers will open their doors to me so they can learn more about SIIA. ■



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