

I. Executive Summary

- A. Cape Care is more than merely a simplified, efficient way of financing health care for residents of Barnstable County through a self-insured plan. While it makes use of the single payer attribute, akin to Medicare, to put scarce health care dollars to work providing care - devoid of the administrative inefficiencies, arbitrariness, and inconsistencies of conventional commercial insurance - Cape Care recognizes that good health is much more than just a matter of financing. Cape Care is, above all, an integrated, population-based health care plan, specific to Cape Cod, designed to preserve the primacy of the needs of individual patients, while at the same time systematically addressing the requirements of this particular population.
- B. At the core of Cape Care are the following:
1. Comprehensive lifetime health care coverage, through the existing independent network of providers and institutions, available to all residents of Barnstable County.
 2. Use of health care research and our own health care data to assure the quality, cost effectiveness, and appropriateness of care; and to engage in health planning specific to the County.
 3. Incorporation of public health and preventive medicine practices to maintain and improve the healthcare status of individuals and of the County as a whole.
 4. Enhancement of access to, and coordination of care, through a systems approach, communications, education, and electronic health records.
 5. Reporting to the County on an annual basis on the County's health status, on the performance of Cape Care, and on the health care issues of the Cape community.
- C. Cape Care works like this:
1. The Cape Care Community Health Trust will be the self-insurance core; managed by a new not-for-profit organization called Cape Care. This public entity will have its own community-based, elected and representative Board of Trustees, responsible for the collection and disbursement of funds, plan management, and policy development and decisions.
 2. Current federal and state health care funding, which constitutes about half of the total expenditures, will be directed to the Cape Care Community Health Trust, through participation as a health plan for enrolled individuals under Medicare, Medicare Advantage, MassHealth, CHIP and Commonwealth Connector programs.

3. Residual funding, beyond existing Federal and State entitlement payments, will be through a property-based Barnstable County Health Tax, and a payroll-based Employer Health Contribution.
4. Savings are projected from the administrative simplification inherent in the plan; from the bulk purchasing power for prescription drugs, supplies and some services; reforming care delivery, by using appropriate provider and consumer education to reduce clinical waste, and from the expected real reduction in preventable disease and disability, both by early effective detection services and by a truly preventive, community health orientation.
5. Enrolled Cape residents are free to choose their own doctors, dentists, and other providers.
6. Issues of quality, cost effectiveness and control, and appropriateness of care are the responsibility of Cape Care's Professional Advisory Board, composed of participating health care practitioners and institutions, public health policy experts, clinical pharmacists, health educators and other professionals as are determined to be necessary for health policy development.
7. As the roles of proper diet and nutrition, physical fitness, tobacco control and social supports are integral to good health, and can reduce the need for more costly medical interventions and therapies, Cape Care would cover the assessment of these contributors to an individual's health, and include programs and practices along these lines in its promotion of individual and community health.
8. As good health care, and ultimately health care that is affordable, is a responsibility of both the patient and the provider, the individual and the community, Cape Care emphasizes keeping the individual apprised of his or her health, and the community apprised of its collective health status, as well the performance of Cape Care in meeting the goals of each. In this way, the individual, the provider, and the health plan itself, individually and jointly, can make better-informed decisions on attaining the best achievable level of health.