WHAT IS A MANDATE?

And Why Should You Care?

Mandates are state-based legislation that require North Carolina businesses and individuals to pay more for their health insurance coverage by forcing insurance companies to pay for extra benefits. They increase your premiums. Unfortunately, these bills are business-as-usual for the North Carolina General Assembly, and we want to do something about it.

Mandates cost North Carolina an average of $218.7 million per year. In the past 30 years, they have cost us more than **$7 billion.** That's billion. With a "B."

This year, 10 separate mandates were proposed at the NCGA. They include measures to:

MANDATES DRIVE UP YOUR HEALTHCARE COSTS. PERIOD.

- **Cover expensive new drugs at the same price as generics**
- **Pay non-medical professionals at the same rate as licensed medical professionals**

The list goes on, and it's not pretty. The threat of these cost-increasing pieces of legislation is real and increasingly prevalent.
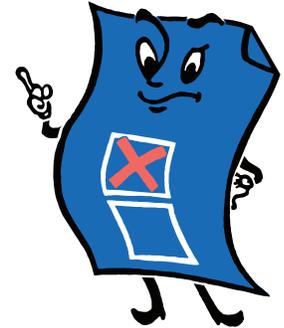
How does this happen? Special interest groups convince legislators to propose these bills and then resort to emotional arguments to the public that only tell half the story.

For instance, one mandate that's in our sights right now makes insurance companies treat chiropractors like licensed primary care physicians. But chiropractic services only benefit a small percentage of North Carolina's population. Is that fair? We don't think so.

Fighting mandates is becoming more difficult each year. The North Carolina Coalition for Fiscal Health is a full-time, non-profit, non-partisan organization dedicated to protecting North Carolina citizens — to protecting you — from the incredible cost increases we're seeing in our healthcare system. Premium payers should get the value they deserve and want from their health insurance. We're trying to make that happen.

The fact is, mandates will increase your healthcare costs. And that's an argument worth paying attention to.

To join the conversation or get involved, visit FiscalHealthNC.com.