



Insure Missouri

JEFFERSON CITY — The governor has unveiled a plan that, I think, will dramatically improve the state of health insurance in Missouri. The Insure Missouri plan will give lower-income, uninsured workers the opportunity to buy affordable health insurance while also helping employers reduce their insurance costs. Estimates are that Insure Missouri could enroll nearly 200,000 Missourians... as many as 130,000 by next July... reducing the uninsured in this state by 30 percent. It's a good plan that needs some legislative help to be implemented.

The first phase of the program will give working parents and caregivers with children in the home with incomes up to 100 percent of poverty... or \$20,650 for a family of four... a chance to get health insurance beginning in February 2008. About 54,500 Missourians could be covered under this phase that the governor can implement on his own. The next two phases will need the Legislature's help.

In the second phase, starting next summer the same coverage will be offered to working parents and other working adults who are not Medicare eligible with income levels set by the General Assembly. If we lawmakers fully implement the governor's plan, an additional 77,000 Missourians will be covered. Their cost share would not exceed 5 percent of income.

In the final phase of the program, the Legislature would make health care more affordable for small business owners and their employees. Lawmakers would set eligibility and would include a plan to create a "reinsurance" program, which is a way to reduce catastrophic risk to insure employees and make premiums more affordable.

Insure Missouri will help eligible Missourians who make up to 185 percent of poverty... or \$38,203 for a family of four... purchase their own insurance. The three phases will occur over a 15-month period and will give Missourians a choice among competing plans. Contributions to the plan would be based on their income. For those under 100 percent of poverty, the only cost sharing will be in the form of reasonable co-payments. A family of four making around \$17,500 would have no premiums and only co-payments aligned with federal guidelines of up to three dollars per visit. A family of four making \$35,000 would cost share no more than \$145 per month.

Existing state and federal resources already in the system would pay for uncompensated care that is provided today on the back end to those without health insurance. Some of this money would be invested to help eligible Missourians purchase their own health insurance on the front end so they will have the coverage they need when they need it. This will eliminate the need for many families to use the emergency room as a primary care environment. Burdens on taxpayers and those who buy their own insurance would be alleviated. Insure Missouri would use available technology to let Missourians apply through an electronic application. Small businesses would see benefits in reduced health insurance costs for them and their employees. It is truly a win-win situation for all involved.

As I mentioned earlier, this program will only come to its full potential with the help of the Legislature. I encourage my colleagues in both chambers and from both sides of the political aisle to back this bold plan to help insure Missouri.

If you have comments or questions about this week's column or any other matter involving state government, please do not hesitate to contact me. You can reach my office by phone at (866) 271-2844.