



# THE STOUFFER REPORT

**Senator Bill Stouffer**  
Senate District 21

**For the Week of:**  
Sept. 24, 2007

**Capitol Building, Room 332**  
Jefferson City, MO 65101

**Contact: Aaron Baker**  
(573) 751-1507

---

## **Insure Missouri — New Access to Affordable Health Coverage**

Hundreds of thousands of Missourians struggle with monumental health care costs each year. In the past, the state has tried to help those who needed assistance receiving health care coverage, but the state could not afford to continue assisting this growing group of people without some type of reform. In fact, the growing number of uninsured in our state has resulted in higher health care costs for all.

The Insure Missouri program is one of the steps our state has taken to help uninsured Missourians gain important health care coverage. The program is part of the health care package (Senate Bill 577 and House Bill 11) that was signed into law in July. Insure Missouri will offer health coverage to nearly 200,000 of Missouri's lower income and uninsured workers through approved insurance plans. More than 130,000 are expected to be enrolled in the program by July 2008.

The three-phase program will be fully operational within 15 months. Phase 1 includes working parents and caregivers with children in the home who receive an income up to 100 percent of the poverty level or \$20,650 for a family of four. Enrollment for Phase 1 begins February 2008. Phase 2 includes working parents and other working adults who are not eligible for Medicare with a potential income up to 185 percent of the poverty level or \$38,203 for a family of four. Enrollment for Phase 2 begins in the summer of 2008.

Phase 3 includes employees of small businesses. Eligibility requirements will be set by the General Assembly. Enrollment for Phase 3 is scheduled for the fall of 2008. Reducing the cost for small businesses and enabling their employees to gain health care coverage reduces turnover and improves workforce stability.

- MORE -

Those enrolled in the program will choose from participating health care plans in their areas. These approved health care plans will be offered by insurers and benefits will compare to those offered to state employees. Some of the benefits include prescription drugs, emergency services, physician services, as well as inpatient/outpatient hospital services. A complete list can be found on the Insure Missouri Web site (below).

Missouri will use both state and federal funds along with individual and employer contributions to fund the program. Workers' investment in the program will be based on income using a sliding scale. Those enrolled in the program will make a contribution that is affordable based on their income. For example, a two person family with an income of \$20,000 would pay no more than \$85 per month for health insurance.

The Insure Missouri Internet site will provide information on the program and allow workers to apply online. To enroll, you need proof of citizenship, proof of income, your Social Security number, and photo identification. The program's call center will be available to help workers through a toll-free number. Applications may also be accessed through local Family Support Division offices, community health centers, or facilities with public computer access, such as your local library.

Insure Missouri is expected to reduce the number of uninsured Missourians by nearly 30 percent. The program is a smart investment in prevention and is also a significant step toward helping many lower income workers gain access to affordable health care coverage. Every Missourian deserves affordable health coverage and that is the goal of Insure Missouri.

For more information on the Insure Missouri program or for links to other helpful information, visit [www.insuremissouri.org](http://www.insuremissouri.org). And if you have questions or comments about any other issue, please call my office toll free (866) 768-3987 or send me an e-mail at [bstouffer@senate.mo.gov](mailto:bstouffer@senate.mo.gov).

- END -