



Gibbons Capitol Report  
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## **Making Healthcare More Affordable**

This week the Missouri Senate gave first round approval to legislation that will help insure more than 200,000 Missourians. Senate Bill 1283, known as the Missouri Health Transformation Act, provides choices of private health insurance to uninsured Missourians, putting people - not providers or insurers - first.

### **Insuring Missouri**

I believe ownership of private health insurance is the best option for Missouri's low income earners who fall near the ever-changing income eligibility level for government provided healthcare. Eligibility levels change often and offer no security or consistency in coverage. By using tax dollars that already go to pay for care for the uninsured, we can increase the number of insured Missourians giving them ownership and choices in the healthcare plans and decisions they make for their families. The bill takes a big step to providing health insurance to 200,000 of Missouri's 770,000 uninsured. The measure would pay the premiums for health insurance for working parents who earn up to the federal poverty level, or \$21,200 for a family of four. Custodial parents earning up to 225 percent of the federal poverty level, or \$47,700 for a family of four, could have their health premiums paid for if they contribute a percentage of their income based on a sliding scale, totaling no more than \$1,000 a year, into a Health Savings Account. Individuals would be able to fully deduct any contributions they make to a health savings account.

### **Focus on Prevention**

By making health insurance more affordable and portable to low-income families, they will have preventive services to help them stay healthy. It will also prevent needless trips to the emergency room for basic health problems that a family physician would normally treat. We also expand wellness services in the bill by launching a web-based primary care access pilot project and telehealth practitioners who monitor the health of patients at home using video and phone technology. The use of modern technology, coupled with access to primary care, will save lives and money. Plus, the bill requires \$5 million a year from the tobacco settlement Missouri receives to go toward tobacco cessation programs and five businesses a year could be designated as "Missouri Healthy Workplaces" for promoting healthy environments and wellness programs at work.

**Right to Know**

In 2006, we created a drug price website([www.morxcompare.mo.gov](http://www.morxcompare.mo.gov)) that helps Missourians look up the price of prescription drugs at different pharmacies in their area. We build on that transparency in SB1283 by setting guidelines for insurers to publicly assess and compare the price and quality of health care services. We want to put patients back in the driver's seat when it comes to making healthcare decisions for their families. Arming people with the knowledge of how much their care costs and the quality of the doctor and facility is the best way to make healthcare consumer driven.

We are transforming healthcare in Missouri. We began with creating a new Medicaid system know as MO HealthNet, and now we are focused on making sure all Missourians have available, affordable healthcare. People deserve to live longer, healthier lives and providing people with health insurance choices that are best for their families will improve health and save lives.