



Proposed Health Care Plan Provides Best Solution for Expanding Health Care Coverage to Missouri's Low-Income Working Families

JEFFERSON CITY — The Missouri Senate recently endorsed a proposed health coverage plan that would provide coverage to approximately 35,000 of the poorest working families in our state. Senate Bill 306, which would create the Show-Me Health Coverage Plan, would provide state-funded health insurance to those working families — without raising your taxes — and then could ultimately expand health insurance coverage to up to 200,000 of Missouri's 700,000 uninsured.

The proposed Show-Me Health Coverage Plan offers the best solution, I believe, for providing health care benefits to low-income working families while serving to slow the increase in health coverage costs to the state's insured, who ultimately pay for such expenditures as visits to hospital emergency rooms by the uninsured. The proposal offers a win-win situation, and we would be able to improve health care in Missouri without raising your taxes.

Under the bill's proposals, working families who earn up to the federal poverty level, or \$22,050 for a family of four, would receive basic health insurance health care paid from state hospital taxes and federal dollars — not general state tax revenues — thereby not increasing taxes. The plan would limit participation to three years, with an extension up to two years if participants are enrolled in educational courses.

Subject to state funding, the bill would also provide health insurance to a larger group of uninsured Missourians earning up to 225 percent of the poverty level, or \$41,198 for a family of three, through a partnership with the private sector insurance market. These participants would establish a health care account, pay a monthly premium, and contribute up to \$1,000 to their individual health care account. Money in the health care account would be used to pay deductibles for health care services received under the plan. Employers, the state, or any charitable organization would be able to make payments into a participant's individual health care account.

The proposed health care expansion bill would also set guidelines to allow MO HealthNet to make federal Medicaid statistics more easily accessible and understandable to the public and make the costs of the taxpayer-funded program transparent to ensure tax dollars are used efficiently — identifying and rooting out any waste, fraud, or abuse.

If approved, the Show-Me Health Coverage Plan — which is now in the Missouri House for equal consideration — would drastically reduce the number of uninsured Missourians, giving them ownership and choices in the healthcare decisions they make for their families. That’s good for our citizens’ health and for our state’s overall economic health.

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.

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