



MISSOURI SENATE

JEFFERSON CITY

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**A Weekly Column for the
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Health Care for Farmers & Ranchers

JEFFERSON CITY – Last month I talked about the difficulties rural Missourians have in obtaining access to affordable health care. Hospitals are few and far between, and a number of elderly and low-income rural residents do not have transportation to make the trip to a hospital when they do get sick. A new study by the Access Project, a Boston-based non-profit group working to improve access to health care, finds that farm and ranch operators, like many self-employed Missourians, can't afford the cost of health insurance.

The organization surveyed farm and ranch operators in seven Midwestern states in 2007, including Missouri. The survey found more than one-third of the uninsured farm and ranch operators spent more than 10% of their income on health care costs. These operators were four times more likely to have incomes under \$20,000 than those with insurance.

The Access Project reports that farmers and ranchers face greater barriers to receiving care and suffer higher levels of financial hardship than those with insurance. Those without health insurance are more likely to delay care, they are more likely to draw down resources to pay for health care, they spend more than 10% of their income on health care, and they report health care issues have contributed to financial problems. Many farmers, ranchers and small business owners without insurance have been or could be wiped out by a catastrophic illness in the family since few can afford comprehensive coverage.

For a lot of rural families, this means one or more family members have to get jobs off of the farm in order to get insurance coverage. Working off the farm also provides other benefits such as retirement packages and a steady income, but it can have a negative impact on the social fabric of the rural communities in which they live.

The report from The Access Project comes at a time when Congress and the President are working to expand health care coverage to all Americans. Rural advocates say it's important for rural residents, farmers and ranchers to contact their representatives in Washington, D.C. to let them know the extent of the problem. Rhonda Perry, Director of the Missouri Rural Crisis Center, says she recently visited with Senators Kit Bond and Claire McCaskill and both told her they had not heard from farmers about the lack of access to health care. Perry says it is critical farmers weigh in on the debate now while health care policies are being developed. Sen. Bond can be reached at 274 Russell Senate Office Building, Washington, DC 20510 or by phone at (202) 224-5721. Sen. McCaskill can be reached at the Hart Senate Office Building, SH-717, Washington, D.C. 20510 or by phone at (202) 224-6154.

The Access Project report finds the private insurance market has completely failed small business owners, farmers and ranchers. The lack of access to affordable health care puts families and their businesses at risk. If we want farmers to continue growing food for our families, and if we want rural communities to thrive, then our leaders in Washington must ensure that all Americans have access to affordable, quality health care.

If you have any questions or comments about this or any other issue, give my Capitol office a call at (573) 751-7852, send me an email at wes.shoemyer@senate.mo.gov, or drop a line to Room 434, State Capitol, 201 West Capitol Ave., Jefferson City, MO 65101.