

Week of August 17, 2009



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[Common Sense Health Care Reform](#)

Emotions are running high at town hall meetings across the country as the health care debate continues, and many citizens—on both sides of the issue—are making their views known to their elected officials. While the Missouri Senate is not directly involved in this particular debate as it is taking place at the federal level, our state will eventually need to formulate a plan to react to any legislation passed in Washington. In the meantime, Missouri lawmakers are working to provide health care coverage to more Missourians without an added burden to taxpayers. We made strides on this issue this year, even going so far as to pass a health care reform bill in the Senate. Unfortunately, the legislative session ended before both chambers could agree on a final version, so any changes to state health care policies will need to wait until next year.

The Show-Me Health Coverage Plan ([Senate Bill 306](#)) that was approved by the Senate—though ultimately did not pass this year—would have provided health care coverage to more than 35,000 low-income working individuals and families *without* having taxpayers foot the bill. I co-sponsored the bill, which would have provided health care coverage through the private insurance market to working individuals with incomes up to 50 percent of the federal poverty level (\$5,415 per year) or working parents earning up to 100 percent of the federal poverty level (\$22,050 for a family of four). The funding needed to expand health care coverage to the Missourians who need it most would have come from federal funds and existing hospital taxes, not from taxpayers. Eventually health care coverage could have expanded to approximately 200,000 Missourians under the plan, assuming funding was available.

Perhaps the most important aspect of the Show-Me Health Coverage Plan was its focus on preventive health care. If minor health issues are taken care of before they become major health problems, we will avoid paying higher medical costs in the future with taxpayer money. For many people without health insurance, their only option is to visit the emergency room for routine medical care. These treatment expenses are then passed along to taxpayers who are required to absorb these costs under federal law. Instead, if we shift the focus from reactive health care to proactive health care, we can help reduce costly emergency room visits.

The Show-Me Coverage Health Plan was designed to provide health insurance to those who could not otherwise afford it, but it was not designed to be a permanent insurance policy. The program would have limited participation to three years, with an option to extend coverage two more years if the individual was enrolled in a GED program or taking college courses. Five years would be the maximum amount of coverage allowed under the plan.

Although it is unfortunate the health care proposal didn't pass this year, the rising number of uninsured Missourians will need to be curbed by lawmakers sooner or later. As people across the country watch and wait to see what will result from the health care debate in Washington, in our state we will continue to work for Missouri families, developing practical solutions to insure as many people as possible without requiring taxpayers to shoulder the burden.

The exorbitant cost of health care coverage has priced many Missourians out of the market, so it comes as no surprise that the number of uninsured individuals has increased exponentially. Premiums for Missouri residents have increased approximately 92 percent since 2000, leaving more than 750,000 people uninsured, primarily working families who do not qualify for health care coverage. Clearly, we must take measures to get hard-working Missourians affordable health care while still maintaining our commitment to be fiscally responsible and manage taxpayer dollars appropriately.

As always, please feel free to contact me or my staff with any questions or concerns at any time. We look forward to hearing your comments and suggestions and trying to answer any questions you may have. You can reach us by phone at 866-277-0882 (toll-free) or 573-751-2272, or by fax at 573-526-7381.

Senator David Pearce serves Bates, Cass, Johnson and Vernon counties in the 31st State Senatorial District.

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