

Every Alabamian Needs Access to Health Care



MY VIEW: Every Alabamian needs access to health care

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Even though we in America have invested more in health care than any other country in the world, millions of Americans lack access to quality, affordable health care. Our current health system is broken.

This holds true in Alabama as well. More than 600,000 Alabamians, or 14 percent of our population, went without health insurance for the entire year in 2007. According to a recent Families USA study, double that number -- 1.2 million Alabamians -- were without coverage for at least part of 2007-2008.

Reducing the number of uninsured Alabamians is vitally important because people without health coverage often face dire consequences and more often delay seeking treatment until their ailments are severe or even life-threatening. Many who do have insurance face rising premiums and struggle to pay for adequate coverage for themselves and their families. Large and small businesses alike also find it more and more difficult to provide affordable health coverage for their employees.

In the past decade, health insurance premiums for most people have more than doubled, and without reform, experts say they will double again by 2016.

Many Alabamians each year are losing family members, neighbors and friends because regular, preventive care is not available or affordable to the average family. Reforming our health-care system so Alabamians no longer have to face such dire consequences and choices will undoubtedly improve the health and prosperity of our state. A healthy Alabama will lead to a prosperous Alabama.

Health-care reform is beginning again in earnest. There likely will be comprehensive health-care reform this year. Recently, officials in Washington, D.C., announced an unlikely alliance. Families USA, a national consumer health organization, and the Pharmaceutical Research and Manufacturers of America, a national trade association, announced they are joining forces to urge Congress to enact health-care reform this year.

Their proposal includes three basic recommendations they ask lawmakers to enact: Establish a nationwide Medicaid income eligibility floor at 133 percent of the federal poverty level (about \$24,000 yearly income for a family of three), allowing families at or below that level to qualify for Medicaid coverage; provide income-adjusted subsidies so those with lower incomes would qualify for greater financial assistance to purchase their own health insurance; and place a meaningful cap on out-of-pocket health expenses, helping to guard against the financial peril that

can occur due to major illnesses or injuries.

These are good and sound proposals that would improve the lives of countless Alabamians. They build on our existing public programs and our strong private insurance market. Here and in many other states, these changes would significantly reduce the number of uninsured.

For example, in Alabama, the Medicaid eligibility cutoff for working parents is set at only 26 percent of the federal poverty level, which means working parents in a family of three earning \$4,600 or more per year are not eligible for Medicaid coverage. Unemployed and otherwise low-income adults with no children do not qualify for Medicaid at all.

Every Alabamian needs access to quality, affordable health care. Otherwise, as costs continue to rise and access declines, our population's health will suffer and our state will struggle to prosper. Now is the time for change. With the health care reform debate focused and taking place in Washington, the most important role we can play now is to make sure our members of Congress know we support health-care reform and expect them to make sure it happens.

(Unsure of how to contact your U.S. representatives or senator, or need to know who they are? Visit: www.congressmerge.com/onlinedb/index.htm.)

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