Edmund G. Brown Jr., Governor

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MEMORANDUM

DATE: July 06, 2011

TO: MRMIB Members

FROM: Jeanie Esajian, Deputy Director for Legislation and External Affairs

SUBJECT: MRMIB Media Report for July 2011

The last month has been a very light media period with coverage focusing on the following:

- Budget proposals for MRMIB programs
- Impact of federal PCIP changes for California's high-risk pool
- Quality of children's health and dental care

Although MRMIB did not receive any media inquiries during this period, the board's programs received coverage in print and web-based media outlets, including the *Huffington Post* and *San Jose Mercury News*.

If you have any questions or comments regarding these articles, please feel free to contact me at (916) 324-0571 or at jesajian@mrmib.ca.gov.

HUFFPOST POLITICS

Linda Bergthold

Health policy consultant

The Best Kept Secret of Health Reform

Posted: 06/15/11 04:40 PM ET

Are you uninsured or do you know someone who is? I do. I get a call or email almost every week from someone who asks me to help them get insurance. Now I have a better answer to give them. The federal government just made it a lot easier to get insurance through the "high risk pools" (sometimes called "pre-existing condition" programs) that operate in each state.

Why is this important? It's important because many people who don't have health insurance have no idea that this program exists. People who are uninsured are usually uninsured for one of several reasons: 1) They have been sick in the past and thus have a "pre-existing condition" on record somewhere; 2) They can't afford the health insurance monthly premiums; 3) They are healthy now and perhaps young, so they don't think they need it. This program addresses the first two of those reasons.

The Affordable Care Act (or "Health Reform" or the"ACA") has forced a number of changes on the insurance industry this year: 1) Insurance companies cannot deny a policy for a child because that child has a pre-existing condition (and this will apply to everyone once the Act is fully implemented in 2014); 2) There can be no lifetime maximum on what an insurance company will pay for your care if you get seriously ill (it used to be a $1million, or even less, and after the company paid that amount you were stuck with the rest); 3) Kids can stay on their parents' plan until they are 26; 4) Small businesses can get tax credits for offering coverage; and 5) If you have been without insurance for at least six months and have a pre-existing condition, you can apply to your State's "high risk pool" for coverage.

The problem with item #5 has been that the premiums in these programs were expensive and you had to have been turned down for insurance before you could enroll. Because of these rules, fewer people applied than expected and the number of people in each state who could not get or afford insurance remained almost as high as ever.

To remedy that situation, HHS just made it easier to get into one of those state pools. Now all you have to do is contact your State agency (just google "high risk pool in (your state)" or "pre-existing insurance program" wherever you live), get a letter from a doctor or nurse that states you have an illness or medical condition, and prove you have not been

insured for at least six months. The federal government has reduced the amount you would have to pay and you no longer have to go through the rather tedious process of applying for insurance and proving you were rejected.

In California, the program is called the Pre-existing Condition Insurance Plan (PCIP) and you can get an application by going to these websites: http://www.mrmib.ca.gov/ or http://www.pcip.ca.gov/Home/default.aspx . It's not free, however! Depending on the region of California in which you live and your age, it can cost between $127 and $638 a month for the premium, with those who live in the "Valley" and are under 18 paying the least amount. Still, if you need treatment and are uninsured, you are either going without treatment or paying much more out of your pocket right now. It's not the occasional doctor visit that bankrupts you, it's the tests and any hospitalization or ER visit you might have.

How many people are still uninsured in America? Between 10 and 28% of the working population between 19 and 64 was uninsured five years ago, and until health reform kicks in in 2014, it's not going to improve much. Contrary to common wisdom, the uninsured are not all poor and many of them work or live in families with a working person. They are your neighbors, your siblings or cousins, or your friends.

But there is some good news. Kids are more likely to be insured now because of the State Children's Health Insurance Program. Since 1997, the State Children's Health Insurance Program (SCHIP) has provided health coverage to children whose parents work but cannot afford or are not offered health insurance. Because of SCHIP, more than 7 million children can now see a doctor when they are sick and get the health care they need to stay healthy. SCHIP has effectively reduced the number of children living without health insurance by a third since it began 10 years ago.

And it still matters where you live. Some states do better than others --Wisconsin and Minnesota each had only about 10% of their working populations uninsured while Texas and New Mexico were among the highest with 28%. I'm not suggesting you move, but if you or the person you are trying to help lives in one of these states with a high rate of uninsurance, you may want to pass this information about the high risk pools to them.

Although California has the second highest number of people enrolled in high risk pools, the number is still below expectations. This program, which can help the uninsured now -- before health reform is fully implemented in 2014 -- is one of the best kept secrets of health reform. So tweet or email this information to your friends and colleagues.

Follow Linda Bergthold on Twitter: www.twitter.com/lab08

The Mercury News
MercuryNews.com

forced a reduction of monitored gang parolees from 950 earlier this year, to 400 as of July 1.

Plus, about $71 million for anti-gang and anti-drug trafficking efforts by police have been lopped off. This, complained Attorney General Kamala Harris, "will cripple our "... operations. These cuts will eliminate many, if not all, of the (50) anti-gang task forces and jeopardize many ongoing investigations."

So we will have more gang crime and we will have more drug dealing in our streets.

The poorest among us will also have less. With welfare spending sliced by $1 billion, monthly aid to needy families of three fell from $694 to $638 per month. The $56 cut means less food and clothing, soap, shampoo -- less of everything for people who already have next to nothing. Sure, there are some welfare cheats who occasionally get publicity, but the vast majority of recipients really are needy, and they just got needier.

This comes after cuts in previous years had already closed many mental health clinics and slashed the Healthy Families initiative that gave health care to about 1 million children at its peak.

Some college and university students will also have a harder time paying tuition and fees, beyond already having to pay large increases in those charges and seeing far fewer course offerings. At UCLA, where many students pay by credit card, a 2.75 percent fee will be added to bills of anyone paying that way. That's to save the school $6 million a year, which it will use to keep some academic programs going.

Altogether, the new budget makes California a far meaner place than before. That's not exactly what Brown promised while campaigning at this time last year, but it's what we've got now.

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