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## Too many Missourians have no health insurance

At a community gathering tonight, Missouri lawmakers will hear from people who have experienced the sting of being uninsured. They should listen. And act.

Individuals will describe what happens when preventive care is out of the question because of cost.

Arletha Frye is among them. The Kansas City mother of two found herself without health-care coverage when she lost her job after 16 years with one employer. For a brief time she was on the state's health plan but she lost coverage again after the legislature cut funding in 2005.

Last year, Frye developed a hernia that caused nearly constant pain. It was difficult to get on and off the bus each day as she traveled to her new job, which did not offer insurance coverage.

The pain finally drove her to Truman Medical Center's emergency room. She was referred to a surgeon under the hospital's service for low-income patients. "As soon as I saw the doctor, he did the surgery," she said.

Lawmakers will hear, too, from Jerome Williams, a single adult who worked part-time with no health-care coverage. For six months he needed knee surgery but couldn't find a surgeon who would perform the operation. Today he still has knee problems.

More than 719,000 Missourians have no health coverage. Most of them are employed, but their jobs don't offer insurance or they can't afford it.

Many of the uninsured are children. To make it easier for them to enroll in Missouri's Children's Health Insurance plan, lawmakers need to change the rules. Federally qualified health centers and rural health clinics should be allowed to temporarily enroll children until eligibility can be determined.

Gov. Matt Blunt's proposed Insure Missouri plan is a promising beginning to cover more low-income adults.

But legislative opposition — and the governor's own retreat in the face of that opposition — leaves the plan languishing.

It deserves new life. The initial cost of \$5 million in state funds would help 50,000 low-income parents join the state's insurance plan. Gradually, those who earn a little more — but no more than 120 percent of poverty, or about \$24,700 for a family of four — could qualify. A third phase would help small employers offer coverage to their employees.

Legislators claim the estimated \$50 million cost when the plan is fully phased in makes it too expensive to start.

It's too expensive now — to lower-income families, to hospitals, and to everyone else in the health-care system — to have 700,000 of the state's residents without insurance. It reflects callous priorities in Jefferson City.

Lawmakers who understand the importance of this issue to families should take center-stage in the debate.

### Speak out on payday loans, health insurance

Personal stories about being uninsured and the effects of payday-loan borrowing will highlight an event with Missouri lawmakers at 7 p.m. tonight at Metropolitan Missionary Baptist Church, 2310 E. Linwood Blvd. The event is sponsored by Communities Creating Opportunity, a faith-based social-action group, and is open to the public.