

Health Insurance Problems Need Solutions Not False Choices

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Governor Scott Walker's choices regarding BadgerCare and federal Medicaid expansion create a false choice in his special session bills. The problem can be solved for childless adults by amending the bill to provide the promised coverage under a new BadgerCare or to accept the federal Medicaid expansion dollars and create state health care exchange.

ALMA - "What are you going to do for health insurance?" I asked. "I don't know." Sam told me.

It was a conversation I've had a thousand times since I became a Senator almost seven years ago. What was unique was the setting: I met Sam in an ambulance.

Sam and I had much in common, besides spending part of Sunday morning in an ambulance. Sam was a farmer, raised a lot of food for the family, loved farming and had a medical condition that made it hard to get health insurance.

After the patient (me) was stabilized, I badgered Sam with questions. I squeezed out a few facts. One was Sam would soon lose health coverage because of actions at the State Capitol. The other fact was Sam had lung cancer.

Most people think because someone works in health care they automatically have health insurance. But it's just not always so.

Sam was a volunteer first responder. I had just been rescued from a 30 vehicle pile-up near Sam's home. Farming was Sam's main occupation; being a volunteer first responder didn't help get Sam health insurance. Like so many farmers Sam depended on help from the state to get health insurance. That help was going away.

A few days earlier I met Mary. She was hoping for help from the state to get health insurance. She'd traveled in zero degree weather across two counties to find me. She relied on the goodwill of a neighbor to bring her to an event her neighbor knew I would attend.

"Please help me," Mary asked. "They are almost doubling my insurance rates. It's already over \$600 a month."

"Mary has only social security to live on," her neighbor said. "She's at 95% of poverty level – which should mean she will get on BadgerCare. But the Governor is not letting this happen. She won't be eligible for federal subsidies. She makes too little." (The Affordable Care Act provides coverage for people like Mary under the federal Medicaid expansion; however the governor must accept the federal dollars).

Like Sam, Mary has cancer. She lost her husband, owed a \$100,000 in back medical bills for his cancer treatment. She was totally blind in one eye and could see very little from the other.

Mary buried her tears on my shoulder. "This is so wrong," I told her.

Although I changed the names to protect confidentiality, Sam's and Mary's stories are the real-life experience of over 160,000 Wisconsinites.

The Governor called the Legislature into Special Session to address problems with health insurance. But his "solutions" create more problems.

Governor Walker has created a false choice between the delay of new BadgerCare coverage for poor people like Mary without dependent children and the delay of terminating state health care for people like Sam who are covered by BadgerCare or the state's high risk plan- HIRSP.

On one hand the Governor will allow tens of thousands of people who now have state coverage to keep it until April when, presumably, problems with healthcare.gov the federal Marketplace are solved. On the other hand the Governor will not cover any new –very poor- people on BadgerCare until April- presumably because the state can't afford it.

When the Senate votes to approve this false choice I won't be able to attend because of medical problems I sustained, but if I could, I would vote "no". And here is why.

The state is not broke. The state ended its fiscal year on June 30, 2013 with a surplus of \$759 million. To cover childless adults as promised would cost \$38.9 million.

Clearly the problem is not a lack of money; it is a series of bad choices that will have a dramatic effect on the lives of tens of thousands of people like Sam and Mary.

To avoid the false choice created by the Governor, the Legislature must take immediate action. At a minimum, we must amend the Special Session bill and provide BadgerCare coverage for childless adults on January 1, 2014.

Even better, let's put politics aside and provide a solution that works for all Wisconsinites; accept the federal Medicaid dollars and create a Badger state-based exchange.

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