

Congressman Larson Backs Initiatives for Expanding Healthcare Coverage

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WASHINGTON, D.C.- Washington, D.C. – Congressman John B. Larson joined House Democrats last week in introducing three bills that have the potential to reduce the number of uninsured Americans by half.

The proposals dovetailed with “Cover the Uninsured Week”. They present a significant step in expanding coverage for the mounting numbers of Americans who lack any.

According to the Census Bureau, in 2002, 45 million Americans – nearly 1 out of six – had no health insurance. Since January 2001, the ranks of the uninsured swelled by 5.2 million.

Connecticut in 2003 counted 357,000 residents without health insurance. In the three year span of 2000 to 2003, 27,000 residents in the state became uninsured.

“These figures are real people and they signal a huge step backwards,” Larson said. “How is it acceptable that the country with the highest standard of living and the most advanced medicine lacks a basic standard of health care for its citizens?”

The majority of uninsured work for a living, but either can’t afford the high cost of health-care coverage or don’t receive health benefits from their employers. The three measures address these problems by expanding coverage for the three fastest-growing segments of the uninsured: those 55 to 65, low-income working parents and small business employees.

“Getting an annual physical or taking your sick child to the doctor should not be a luxury,” he said. “More and more hard-working families face financial disaster because of illness. If the Administration and its allies mustered a portion of the commitment for health care as they have provided in passing tax cuts to the top one percent and tax subsidies to job-exporting corporations, the numbers would be declining not climbing.”

The first of the three bills, the Medicare Early Access Act, allows the nearly 4 million uninsured people over 54, but not yet eligible for Medicare, to purchase Medicare coverage. Enrollees would pay a fair premium and would receive all the benefits provided to Medicare beneficiaries. To make these premiums affordable, enrollees would receive an advanceable, refundable tax credit to cover 75 percent of the cost.

The FamilyCare Act builds upon two programs, Medicaid and the State Children’s Health Insurance Program (CHIP), that have had great success in insuring children and people with disabilities. The bill provides incentives for states to extend coverage to working parents and makes it easier for states to find and enroll eligible children and their parents in these programs. This bill would provide coverage for approximately 7.5 million low-income parents while further expanding coverage for children.

The Small Business Health Insurance Promotion Act creates state and national multi-insurer pools to provide comprehensive and affordable health insurance choices to small employers and the self-employed. Additionally, this bill offers a 50 percent tax credit to small business aimed towards defraying the cost of providing health benefits to their employees.

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