

Affordable Health Care: No One Should Fall Through the Cracks

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This week Senator Kathleen Vinehout writes about the importance of working together to make health insurance a success. State politicians need to “quit rooting for failure” and instead “put their constituents first.”

MADISON - A focus on solutions could make a special legislative session on health insurance a success.

Governor Walker recently told the Associated Press “We want to make sure nobody falls through the cracks.” If this is the goal, the best solution would be to continue providing public insurance until eligible folks have gotten signed up for the new Marketplace.

The governor has called on Legislators to extend his deadline to drop BadgerCare coverage for tens of thousands of low-income Wisconsinites because of difficulties folks experienced in getting signed up for the federal health insurance Marketplace.

Many low-income parents of children on BadgerCare and folks on HIRSP will lose their public insurance the first of the year and have until December 15th to sign up for Marketplace insurance to ensure uninterrupted coverage.

Computer glitches and widespread confusion caused a paltry 877 people in Wisconsin to actually choose a plan through the federal Marketplace healthcare.gov in the first month of the

website's operation. Only about 1 in 200 people who buy insurance in Wisconsin on their own actually chose a plan for 2014 through the Marketplace.

Minnesota, who has its own Health Marketplace MNsure, saw double the number of residents who contacted the Marketplace, were determined eligible and actually choose a health plan. Minnesota has an extensive marketing campaign to enroll people in the state-based Marketplace. Wisconsin leaders chose not to implement a state-wide marketing campaign.

Recent research shows costs in Minnesota are substantially lower than in Wisconsin. Failure to sign up large numbers of residents, especially younger people, in Wisconsin could add to these higher costs.

Wisconsin officials are critical of the troubles with the federal website and its failures in Wisconsin but appear uninterested in state-wide marketing efforts, rate reviews or the creation of a statewide Marketplace- all activities Minnesota has used to lower costs.

Extending the deadline before folks lose public insurance is a good start for Wisconsin.

But lawmakers should go further and assure people don't lose BadgerCare or HIRSP until they've got other coverage.

A March 31, 2014 federal deadline exists for anyone buying insurance on their own. After that deadline folks won't be able to buy coverage for 2014. The open enrollment window will not open again until October 2014 for 2015 coverage.

This means if people who buy insurance on their own do not get signed up for the Marketplace by April 1, 2014, they will be unable to get health insurance to cover them through 2014. Only a few exceptions exist related to changing family circumstances.

Half a million people in Wisconsin do not have insurance. Our focus must be on getting people

coverage they can afford. Lawmakers should use the governor's special session to immediately cover 85,000 people without minor children who make less than the federal poverty level of roughly \$11,500 a year. This coverage was approved in the budget and is on track to go into effect in January.

In addition, the state should not drop coverage on low-income families until they are signed up for the new health Marketplace. State officials should explore the unique bipartisan approach used by the Democratic governor and Republican lawmakers in Arkansas.

Health is vital to life. We must not lose our focus on providing health security to Wisconsin. States that are succeeding in health care changes are those states that have put aside politics and focused on solutions.

For example, the governors in Washington, Kentucky and Connecticut recently wrote in a Washington Post op-ed:

People keep asking us why our states have been successful. Here's a hint: It's not about our website...

The Affordable Care Act has been successful in our states because our political and community leaders grasped the importance of expanding health-care coverage and have avoided the temptation to use health-care reform as a political football.

The three governors asked politicians to "quit rooting for failure" and instead "put their constituents first. Health reform is working for the people of Washington, Kentucky and Connecticut because elected leaders on both sides of the aisle came together to do what is right for their residents."

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