



## Cut-rate options

### Streamlined medical plans are better than none

By Rocky Mountain News

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Sweeping changes in health-care delivery by the federal government would not be cheap, so they have apparently been shelved for now, due to the recession.

But the economic slump should not preclude incremental improvements at the state level, as exemplified by House Bill 1143.

The measure, by Rep. Spencer Swalm, R-Centennial, would allow health-maintenance organizations to market limited-benefit plans to Coloradans who don't have insurance and earn too much money to qualify for Medicaid. The measure passed the House earlier this month by a 40-25 vote and is now in the Senate. It deserves to become law.

The legislature would let HMOs cap the amount of benefits they provide in these low-cost, employer-provided plans - annual limits ranging between \$30,000 and \$100,000 are the amounts often discussed. They would cover doctors' visits, prescription drugs and most routine care, including cancer screenings and other basic diagnostic tests.

Because the plans would not pay for catastrophic illnesses, Swalm estimates the premiums could run between 20 percent and 35 percent lower than what HMOs typically charge.

Residents in areas with large numbers of lower-income working families stand to gain a lot. Their employers typically don't offer medical coverage, or they do and workers still can't afford the premiums. Indeed, Swalm told us that officials at San Luis Valley HMO say some 12,000 residents of the San Luis Valley alone who aren't on public assistance could qualify for low-cost plans under this bill.

Much of the opposition comes from advocates of a full government takeover of health care through a single-payer mechanism. They argue that any reforms falling short of comprehensive, universal coverage are inadequate.

More to the point, they say capping benefits would not help people who suffer major, debilitating medical conditions.

But these folks can't afford to buy insurance now anyway, and aren't likely to get medical coverage until Washington agrees on significant changes in health policy (whether it's a single-payer plan or some other mandate). Ongoing medical costs can now drive these families into poverty, forcing them to enroll in Medicaid.

The goal should not be to encourage the collapse of private health care, or push more families into destitution, but to make medical coverage affordable for many more working Coloradans. Parents should be able to make

sure their kids get regular checkups. Out-of-pocket costs should not prevent families from purchasing prescription drugs when they're needed.

HB 1143 isn't a panacea for the health-care system's ills. But it was never intended to be. And if it can bring the cost of medical coverage within the reach of a lot more Coloradans who can't now afford it, then this minor fix could provide major benefits.

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