

Affordable Healthcare Is Available for Families

Saginaw - If you and your family are without health care coverage, you finally may have somewhere to turn.

Health Access America in Saginaw County started in March, as one of seven target communities across the United States.

The goal is to help at least 1,000 residents find insurance by the end of July and the effort so far has surpassed 700, says spokesman Mike Nowlin.

One of the new efforts is Tri-Share, geared for working people who earn \$12 or less per hour for a small business that employs 20 or fewer workers. An individual can obtain comprehensive coverage for \$53 per month, or include a spouse for \$100. The employer and Tri-Share will contribute equal amounts. Families can find other sources of insurance for their offspring, such as the state's MICHild plan.

The phone number for Tri-Share is 1-877-TRISHAR, which translates to 1-888-874-7427. The sponsoring Saginaw Health Plan website is countyhealthplans.org.

If you don't qualify for Tri-Share, leaders of the Saginaw Health Plan will try to hook you up with some other form of insurance help.

American presidents from Harry Truman through Bill Clinton have tried to attempt to reach agreement on universal health care, without success. The result is that more than 45 million Americans lack coverage, including more than 30,000 in Saginaw County alone.

In addition, many companies are cutting back on coverage. This means many more millions of our citizens are counted as insured, but in the end they are "under-insured."

Nowlin says that when national policy falls short, a stopgap is to strive for local partnerships that at least can make a dent in America's health care crisis.

"Progress is not impossible," he said. "We can reduce the uninsured population by a meaningful number by doing a better job of linking individuals without coverage to resources that already exist."

Most of the uninsured have jobs. The lower the pay, the higher the odds that the employer doesn't provide insurance. The Michigan Department of

Community Health reported that 84 percent of middle- and upper-income families receive coverage from employers, in contrast to 34 percent among the so-called working poor, and the gap is growing.

The Center for Civil Justice is based in Saginaw but serves much of Michigan's eastern Lower Peninsula, as an advocate for health insurance and other issues that affect low-income families.

Jacqueline Doig, a staff attorney, says residents should urge legislators in Lansing to avoid cutting the state's share of Medicaid funding. Each dollar cut from the state budget would lead to the loss of about \$1.30 in matching federal funds, she notes. Readers may reach the center at 755-3120.

The state budget crunch has become so severe that Democrats will face the risk of pushing for higher or restored taxes. One option would restore the state income tax to 4.4 percent, the level that existed before a five-year string of cuts reduced the levy to the existing 3.9 percent.

"We need to have a revenue-based solution to the budget," Doig says. "We can't cut our way out of this, and cutting health care isn't going to help anyone. The costs of health care are still going to be there. They will just be shifted to the folks who have insurance and the companies that provide insurance."

Covenant and St. Mary's hospitals report that they sacrifice millions of dollars to provide care for the uninsured, because they do not turn away anyone in the emergency room. However, when people are forced to depend on emergency care, this drives up the total cost of health care.

A state study indicates that to help pay for care of the uninsured, the cost of a typical family policy rises by \$730 per year. Projects such as Tri-Share attempt to tackle this problem.

"The business community realizes the negative impact of an uninsured population on their bottom line," Doig says.

The Michigan Banner