Mass Coverage

Massachusetts pioneers universal insurance

July 1, 2006 By Rebecca Minnich

About 1,400 HIV positive Americans die each year because they lack health insurance, according to the Institute of Medicine, and many of those who are covered stay at bad jobs simply for the benefits or forgo returning to work to keep disability insurance. On April 12, Governor Mitt Romney signed a bill making Massachusetts the first state to aim for universal coverage. The bill will provide Medicaid-like benefits for adults with an income up to 100% of the federal poverty level (FPL)—currently $9,800 for a one-person home—publicly subsidizes private insurance plans for those making up to 200% of the FPL and charges employers who don't provide insurance. It also hikes the cap for accessing subsidized care to 300% of the FPL for positive people, offering those who rely on AIDS Drug Assistance Programs for meds affordable access to doctors and hospitals. "This will give people with HIV more options," says Neil Cronin, an HIV positive Boston resident who works at the Massachusetts Law Reform Institute. "If people get care before they become really sick, it keeps all insurance costs down."

Brian Rosman, policy director of Health Care for All, a Massachusetts health-care-advocacy group, believes that the bill would extend coverage to 90% of the state's uninsured: "It will provide a new category of insured individuals who can access subsidized care regardless of employment." Denise McWilliams, policy and legal director of AIDS Action Committee Massachusetts, is more skeptical. "We still don't know what HIV drugs the private carriers will include in their formularies, if any," she says. McWilliams adds that the bill eliminates the "free care pool" for the uninsured used by undocumented immigrants—including many with HIV—who will not be able to access the new benefits.

So will affordable care spread across the nation? Michael Miller, policy director of Community Catalyst, a national health-care-reform advocacy organization says, "It sets an example of thinking outside the box and pushes universal care higher up the political agenda." He warns that Massachusetts had a stronger public-health system than most states before this bill, but says any state could start building toward universal care by providing insurance tax breaks for employers and raising the cap for subsidized care. Meanwhile, here's to these New England patriots.

Resource

To demand health care reform in your state, contact:

Community Catalyst
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