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State launches new health insurance program for poorest residents



By Steve LeBlanc, Associated Press Writer | October 2, 2006

BOSTON --Massachusetts began signing up its poorest residents for virtually free health insurance Monday under the state's landmark health care law, even as administration officials urged lawmakers to close a "loophole" they say could let thousands of children go uninsured.

"This is a historic day for us," Gov. Mitt Romney said at a news conference at a health care center in the city's Dorchester neighborhood trumpeting the milestone. "Today is the first day that we have someone actually applying for Commonwealth Care. It's real today."

As reporters and administration officials looked on, Madeline Rhenisch, a 56-year-old Boston woman who said she's spent the money she'd been saving for her retirement to pay for doctor's visits and medication, became the first to sign up for Commonwealth Care, the new state-administered plan.

Rhenisch will be followed by about 62,000 of the state's poorest residents living at or below the federal poverty line of about \$9,800 a year. If she qualifies, the state will pay her premiums and she will be responsible for just nominal co-pays.

It's a first step toward Massachusetts' ultimate goal of becoming the first state to require all its citizens have health insurance.

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Rhenisch, who says she works only sporadically now and has been without health insurance for the past eight years, said she looked forward to having insurance again.

"I've worked hard all my life. I've paid benefits all my life. I never wanted to be a burden on my family or friends," she said. "It's been very embarrassing to have to beg and scratch."

Romney officials used the news conference to press lawmakers to close what they called a "loophole" in the law that fails to require all children have health insurance.

Health and Human Services Secretary Tim Murphy said he's asked lawmakers to "clean up" the law, which currently only requires adults over 18 have insurance.

"We felt that that should extend not only to people 18 and above, but also younger," he said. "If there are affordable products out there, all the evidence suggests that parents will cover their children."

Murphy said as many as 40,000 children might fall through the holes, but Democratic lawmakers said they have already taken steps to expand coverage for children, over the objections of the Romney administration.

Rep. Patricia Walrath, D-Stow, who helped write the final version of the bill, said most of the children reported as uninsured by Murphy live with parents who make less than three times the federal poverty level and will be covered under the state's Medicaid program.

Walrath said lawmakers expanded the Medicaid definition despite opposition from the administration, which preferred requiring parents to buy health insurance for their children.

"If after that we still find that there are children who are not covered, we will certainly fix it," she said. "We really think it's a non-story."

Those being enrolled in the new Commonwealth Care insurance program are currently part of Massachusetts' "free care pool." A goal of the new law is to replace that pool by giving those same individuals health insurance.

Romney called the new health insurance program "a first-class product that as good as anybody else has in the commonwealth" that will let the poor have access to preventative medicine instead of relying on hospital emergency rooms for their health care.

Most of those in the first batch of 62,000 are already known to the state and will be automatically enrolled. Others who match the criteria can sign up at community

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centers or hospitals.

While the poorest residents will essentially receive free health care, those earning up to three times the federal poverty level won't get off free.

Beginning in January, they will be required to pay a portion of their monthly premiums, from \$18 to \$106 per month depending on their income, with the state picking up the balance of the full premiums, which range from \$280 to \$387 a month.

Finally in July 2007, all Massachusetts residents earning more than three times the federal poverty level will be required to have health insurance -- on their own or through work -- or face tax penalties.

On the Net:

Commonwealth Health Insurance Connector Authority:
<http://www.mass.gov/connector> ■

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