

# As Missouri lawmakers dawdle, uninsured working poor left to suffer

By Dan Leary, Guest Commentary | Posted: Saturday, March 12, 2016 12:00 am

Missouri has a second chance to get it right by closing the “coverage gap” that leaves some 300,000 Missourians without health insurance, most of whom are the “working poor.” They earn too much to be eligible for Medicaid, but not enough to qualify for a subsidy under the Affordable Care Act (ACA).

The Federal Government has offered to pay the full cost of closing the gap for the first three years, and at least 90 percent thereafter. This would bring two billion federal dollars per year into the state (Missouri Medicaid Coalition).

The legislators know that accepting the government’s offer would benefit all of us. Nevertheless, they have refused, saying that Medicaid in Missouri is broken, and they aren’t going to expand it until it is fixed.

That is just a stall tactic. Since the ACA went into effect in 2012, the only action the legislature has taken on Medicaid is to form the “Senate Interim Committee on Medicaid Transformation and Reform” in 2013 to study the problem. That committee didn’t release its report until December 2015. It reiterated, “No expansion until transformation of the entire Medicaid program.”

The report listed 14 recommendations for accomplishing the transformation. That process will delay expansion indefinitely. Meanwhile, hundreds of uninsured people will die and thousands will remain without access to timely medical care.

In the long run, they will become sicker and be an even more expensive burden on the healthcare system.

Whether you support or oppose closing the gap, we can all agree on a number of points:

The two billion dollars per year from the Federal government would boost Missouri’s economy. Estimates made by the University of Missouri predicts that it would create 24 thousand additional jobs in the state during the first year.

We all want OMC to remain open. Even if you wouldn’t opt to use that facility, you want it there in an emergency. Fifty-seven rural hospitals across the country have closed since 2010 largely because of the cost of caring for the uninsured (“Becker’s Hospital CFO, 9/15”). The problem has become worse because designers of the ACA, expecting that all states would expand Medicaid, cut Federal spending to rural hospitals. More than 200 across the country are threatened. The rate of closure in

states without Medicaid Expansion is twice that of states that did expand (“Becker’s Hospital CFO 9/15”).

We pay for every visit to the ER by an uninsured person. Hospitals charge insurance companies part of the cost, which they, in turn, pass on to us in increased premiums. Even then, hospitals don’t recoup all their costs. OMC lost 31 million dollars that way in 2013 (then-OMC CEO Beckman).

We are no longer the representative democracy our founders intended. Increasingly, large donations of money from special interest groups influence policy decisions that favor them over the common good. From 2008 to 2014, Rex Sinquefeld gave \$34 million to Missouri political candidates and campaigns.

This was not philanthropy. He intended the money to further his own agenda. Two examples are: blocking expansion of Medicaid, and passage of the Strengthening Missouri’s Families Act, which dropped 9,500 Missourians – mostly children – from the Temporary Assistance to Needy Families (TANF) program, and which on April 1 will make 5,800 adults ineligible for food stamps (West Plains Daily Quill 2/13/16).

We don’t all agree that welfare programs are an appropriate role for government. People may object to Medicaid, for example, because some recipients are addicts, “welfare moms,” or others they deem “undesirables.”

What does a moral society do about people who legitimately deserve assistance? Who is to judge who they are?

Expanding Medicaid is right both pragmatically and morally, but it would be a waste of time to contact our representatives. They aren’t going to budge. However, we have a recourse. Vote for candidates who you believe will put the interests of constituents first, not their own political careers.

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