

Letter to the editor

Posted: Tuesday, October 15, 2013 1:30 pm

To the editor:

I have been listening around to folks and their concerns about the Affordable Care Act. One thing I keep hearing is that folks who can't afford insurance will be forced to buy it anyway or pay a fine.

If our state legislature had expanded the Medicaid program to cover low-income working people this would not be a problem. Those people would have had insurance through the expansion. It is ironic that when Missouri did not expand Medicaid, the people who are hurt the most are working people who have jobs but really can't afford coverage. People who can't or don't work will still be covered through Medicaid.

Folks who can afford to pay at least part of their insurance bill may be eligible for subsidies through the Affordable Care Act. If I was part of the working poor I would be terrified at the thought of a fine too. But if you are in that category, or know folks that are, take heart and pass the word to breathe easy. Even though our state legislators dumped our lower paid workers into a hole with no insurance, the federal government has exempted low-income people from the individual mandate in states that decided not to expand Medicaid. Simply, this means that low-income people who cannot afford insurance in Missouri will not be fined or forced to buy insurance.

Here is one related internet link: <http://www.kaiserhealthnews.org/daily-reports/2013/june/28/medicaid-expansion.asp>.

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