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## Md. Health Care Advocates Unveil Universal Plan



(Photo: MGN)

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**BALTIMORE** - A Maryland universal health care proposal was unveiled Wednesday by coalition of citizen and business groups, calling for a statewide insurance pool and a requirement for all residents to buy health insurance.

The proposal from the Maryland Citizens' Health Initiative, the nonprofit arm of the Health Care For All! coalition, aims to make it easier to get affordable health care, said initiative president

Vincent DeMarco.

"In these economic hard times, one of the most important things to do is keep health care affordable," DeMarco said.

Under the plan, the state would create an insurance pool, provide catastrophic insurance and expand Medicaid eligibility. The program, estimated to cost \$15.5 billion in the first five years, would be funded mostly through a 2 percent payroll tax, but also through alcohol and tobacco tax hikes and other sources.

The proposal is similar to one adopted in Massachusetts, but it adds catastrophic coverage and a funding mechanism, DeMarco said.

The quasi-governmental Maryland Health Insurance Pool would act as a clearinghouse for private insurers that want to sell policies in Maryland.

Residents who don't participate would be penalized but subsidies and exemptions would be available for some of those who can't afford to pay. The proposal's backers estimate that about 1.36 million people would get insurance through the pool and about 60 percent of them would receive some subsidy.

The proposal would bar insurers from denying coverage for chronic conditions. It would also focus on efficiency with incentives for using electronic health records and prevention.

Prince George's County Delegate James Hubbard has agreed to introduce a bill that would create a statewide universal health program, but it could be a difficult sell with the state facing financial troubles.

"Health care for all is a noble goal that has to be balanced with the state's budget realities," Health and Mental Hygiene Secretary John Colmers said in a statement Wednesday.

It may take years to pass all or parts of the proposal, DeMarco said. For now, he is focused on gaining the support of Maryland residents.

The coalition's proposal promises small business owners that while payroll taxes would go up, the overall cost would go down because the pool would cut administrative costs and premiums would no longer be inflated to compensate for hospital costs for uninsured people.

The argument won over Jan Naylor, president of Naylor's Hardware, a 124-year-old business in

Garrett County.

"We don't like taxes," Naylor said referring to western Maryland's conservative streak. "But what I've been paying for hasn't been fair."

The proposal is also expected to benefit large businesses that offer health care, its backers said.

"This would make health care more affordable for them and that way more people could get health care," De Marco said.

In a statement, the National Federation of Independent Business said higher payroll taxes would hurt a weakened economy and drive businesses out of Maryland. A payroll tax is not an option for the group's members, according to Ellen Valentino, NFIB's state director in Maryland.

"The potential for having a larger pool to bring down costs for small business is something that has a tremendous amount of merit," Valentino said. "But this proposal clearly would be an economic disaster for small businesses during this very difficult time."

The Health Care For All! Coalition is comprised of 1,100 faith, labor, business and community groups who want to guarantee access to health care.

DeMarco dismissed what he called NFIB's "knee-jerk" reaction, and called on those who oppose the proposal to make their own suggestions for fixing the problem.



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