

The Times Record

OPINION

14 THE TIMES RECORD TUESDAY, MARCH 26, 2002

EDITORIAL

Trio targets health insurance

Rep. Tom Allen, Rep. John Baldacci and Maine's Speaker of the House, Mike Saxl, have a common goal. All three Democrats are making access to health care for Mainers a priority.

The average cost of HMO coverage for the state's small businesses increased almost 60 percent between 1996 and 2001, a study released by Allen found. This is especially serious since 95 percent of Maine's businesses are small, with 50 employees or fewer. Some businesses can no longer afford

Public and private dollars combined could keep insurance affordable.

to offer health insurance; some that do must ask their employees for increasingly higher contributions.

"Health insurance premiums are growing at a rate three times faster than wage growth, placing more workers at risk of losing their insurance and joining the more than 145,000 Maine people who already have no health insurance," Allen said Monday.

That's when he introduced the Small Business Health Insurance Relief Act, HR 4021, which "will provide incentives for states to combine public and private dollars in order to make insurance affordable for small businesses and their employees," he said. "Employers would pay their fair share; employees would pay their fair share; and public dol-

lars would augment the private contributions to make coverage affordable to employees whose incomes are too low to enable them to pay their full share of the premium."

Allen's bill will support LD 1784, sponsored by Rep. Saxl, D-Portland. On Monday, the Maine House voted unanimously to enact this legislation. "An Act to Address the Health Coverage Crisis for Maine's Small Businesses and Self-employed Persons" will establish a voluntary health plan for small businesses and self-employed people by subsidizing premium payments with federal matching dollars. After a final vote in the Senate, the bill is likely to be signed by Gov. King.

Allen said his bill "would authorize grants of up to \$1 million to develop the regulations and prepare the waiver necessary to implement Speaker Saxl's program."

Meanwhile, Rep. Baldacci, who is a candidate for governor, has made developing a comprehensive state health plan a key part of his platform. He thinks what Maine learns in the process would provide valuable information to the federal government.

On March 8, House Minority Leader Dick Gephardt, D-Mo., was in Maine with Reps. Allen and Baldacci to meet with small business owners. Gephardt commended Maine's efforts towards universal coverage and acknowledged that the federal government needs to work more effectively with states to solve the health care insurance crisis. "Fifty million American's without health insurance is unacceptable," he said. "We've got to turn the system around."

Combining public and private dollars to prevent workers from either losing or having to drop their health insurance in the first place is a good next step in that process.