

**Statement by Howard County Executive Ken Ulman
February 17, 2009**

Good morning. Senator Mikulski, Congressman Sarbanes, and to all of you, thank you for being here. It is an honor, Senator, to have you hold this hearing in Howard County and an honor to be able to speak to you today about Howard County's efforts to increase access to affordable health care.

Last year, we announced the Healthy Howard Access Plan, becoming one of only two jurisdictions in the nation with a plan to provide affordable access to health care for all uninsured individuals, and the only to do it without any mandates on businesses.

I believe that most businesses who do not offer health insurance to their employees want to but simply cannot afford the ever-escalating cost of health care. We must remember that of the approximately 20,000 of our neighbors here in Howard County who do not have health insurance, 85 percent are from working families — people just like the Ellicott City woman who sent me the following email after we announced our plans for Healthy Howard...

Mr. Ulman:

You have made my day today watching Channel 13 news this morning before work. I am 45 years old and have lived in Howard County the majority of my life. I have two children and I have raised them in Howard County from day one. I don't have health insurance offered to me at my work and it seems you are doing something about it. Recently I had problems and needed a doctor. I have ruined my credit and can never buy anything because I had to go to the emergency room. Everyday my cell phone rings with bill collectors from the emergency room visits. Pretty soon I guess my pay will be garnished and I'll be at the food bank trying to feed my kids...finally someone is trying to do something.

Unfortunately, this woman's story is an all too common one. Fortunately, however, through Healthy Howard's partnership, we were able to help her enroll in the Kaiser Bridge Program. This is two years worth of full health insurance subsidized by Kaiser Permanente.

As you well know, our health care system is broken.

When an uninsured person goes to a hospital and cannot afford to pay, the hospital spends time and effort trying to collect, and then after not collecting, refers the matter to a collection agency, and ruins the patient's credit. Then, in many cases, the patient files for personal bankruptcy, as medical bills are the single biggest cause of personal bankruptcy in this country.

After all that, the hospital then writes it off as what's called "uncompensated care," but the truth is it is not uncompensated care, the hospital is compensated — by the rest of us.

Maryland is the only state in the United States with an all-payer hospital system, meaning that every hospital is required to treat every patient who comes through their doors no matter whether they have insurance or not. The state sets the rate the hospital can charge for every procedure a little bit higher and that extra premium is set aside in a fund so the hospital can cover the cost of care for the uninsured patient who cannot pay. Every Maryland family with health insurance pays approximately \$1,070 per year in this hidden health care tax.

We believe that through our Healthy Howard Access Plan we can drive down this cost by getting folks the care they need when they need it, by providing access to primary and preventive care, specialist care, prescription drugs, as well as personalized health coaching. Every Access Plan member is matched with a Health Coach to help them formulate a Health Action Plan and take steps toward achieving their health goals. This will lead to improved quality of life and will decrease the risk of future disease development.

Our goal is that a significant number of participants will never need to set foot in the hospital emergency room, not only saving all of us money, but freeing up the resources of the hospital for true emergencies. Of course, our program is still quite young, but we are well on our way.

We opened enrollment last October. Today we have 109 individuals enrolled in the Healthy Howard Access Plan and another 143 in the process of enrolling; and through the Health-e-Link web-based system, we have connected approximately 1,100 individuals with other state and federal health care programs for which they did not realize they were eligible.

Today you will hear personal testimony from two Howard County residents. Both came to open enrollment in October thinking they were eligible for Healthy Howard. Both were connected to health care through the Health-e-Link system. One is now a member of the Healthy Howard Access Plan. One is enrolled in Medical Assistance for Families, an expansion of the state's Medicaid program. In addition, you will hear more about Health-e-Link from Claudia Page the Director of the Center to Promote Health Care Access and then from our County's Health Officer, Dr. Peter Beilenson.

I thank you sincerely for your interest in Howard County's progress and for your tireless advocacy on health care issues at the federal level.