

Testimony of Peter Beilenson, MD, MPH
Howard County (MD) Health Officer
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Presided over by Senator Barbara A. Mikulski
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Despite numerous attempts at the federal level to increase health coverage over the past seventy-five years, the number of uninsured Americans has continued to grow—with that number now likely approaching 50 million. The State of Maryland has made some progress in expanding health coverage to certain vulnerable populations over the past few years, but the number of uninsured Marylanders still numbers over 700,000. We believe that it is unconscionable that in the wealthiest, most technologically advanced country in the world approximately one in every six of our citizens does not have health coverage. So, rather than waiting for other levels of government to act, Howard County developed its own program, Healthy Howard, with input, involvement and funding from many sources, and a real chance for success.

No other county in America has embarked on an effort to provide comprehensive, affordable health care and wellness services for all its citizens. Because employer-based health insurance is shrinking, and individual policies are prohibitively expensive for many, thousands of citizens in our county have no way to see a doctor for the sinus infection that has festered and fatigued them for months; they can't get the medicine that would cure it; and they can't avoid infecting others. They have no family doctor to tell them to lose weight and exercise more to deal with their high blood pressure--or their diabetes goes untreated. They have no preventive health care or health screening to help them to avoid expensive and potentially tragic conditions.

So, starting in early October, we began enrolling the first of 2,200 Howard County residents in the first year of the Healthy Howard Access Plan that will provide them up to six visits a year with a primary care physician and access to a wide range of specialists. They will get many prescription drugs free and others at a steep discount. Our local hospital, Howard County General, is not charging our patients for hospital stays or for truly urgent emergency room visits. And, very importantly, every program participant will have a personal health coach to help devise and implement a personalized health action plan—common sense activities and services that will help our participants to live as healthy a life as possible.

Because we believe that health care is both a right and a responsibility, everyone will have to pay modestly to be a member of Healthy Howard (either \$50 or \$85 per person per month, dependent on income, with a discount for a spouse or domestic partner), and must be substantively compliant with their health action plan to keep full involvement in the plan. Who will be included? The vast majority will be working folks or members of working families, since most uninsured Americans are working class individuals who cannot afford to buy insurance if it is not provided at their workplace. Anyone between the ages of 19 and 64 (younger are eligible for the Children's Health Insurance Program; older for Medicare) with an income below 300% of the poverty level (approximately

\$64,000 per year for a family of four) is eligible for Healthy Howard, if they are Howard County residents and have not been insured for the past six months. In response to the economic downturn and the significant increase in layoffs, this six month restriction is waived for anyone who can demonstrate that they lost their job.

Is the plan perfect? Of course not, which is why we have arranged for a detailed evaluation of Healthy Howard by a team of researchers from Johns Hopkins, Harvard and the University of Maryland to help us to improve it as we go. If the plan works, as defined by improved health status of our participants, costs averted, and decreases in preventable hospital and emergency room usage, we hope to expand it to include as many of the 15,000 uninsured residents of the county who want to join. We obviously need to make the program sustainable and self-sufficient. It will not be easy, but it is not impossible.

We are aided in our enrollment efforts by the use of an innovative, web-based electronic application system developed in California, called Health-E-Link. Although you will hear more about this application from Claudia Page of One-E-App (the developer of the program), in brief, it allows for any uninsured individual to go on-line at one of any number of service-based community organizations and, with the help of a trained assistor, identify what health program they are eligible for and then complete the appropriate application. By using this application on only eight “eligibility nights” we held in Columbia in October, we were able to enroll almost 1,100 uninsured Howard Countians into health coverage programs. Interestingly, about 750 were eligible for existing entitlement programs but had not known it. The rest were enrolled either in Healthy Howard or Kaiser Permanente’s donated two-year Bridge Program slots. Our experience identifying uninsured but eligible individuals highlights an important issue that can be addressed at the federal level. Estimates are that nationally at least 25% of all uninsured Americans are actually eligible for existing programs. Thus, if we invested a relatively small amount of resources at better outreach and more streamlined enrollment processes, the number of uninsured for whom a new system needs to be devised might well drop from around 50 million to less than 35 million. By doing so, it might make systemic health care reform a bit easier to achieve as well.

We hope that our efforts on health care reform in Howard County are not only beneficial to the uninsured of our county, but will inform the forthcoming health care reform debate in Washington as well.

Thank you for allowing me to testify.