



Proposition C Is a Just a Distraction from the Real Issue Vote NO

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Proposition C, which will be on the August 3 ballot in Missouri, is a distraction from the real issue: how to assure that Missourians have access to affordable quality health care.

A “no” vote on Proposition C will allow Missouri to move forward, focus on implementing federal reform well, and improving some parts that may need changing.

An estimated 500,000 Missourians will gain access to affordable health insurance through federal reform. It is imprudent to deny Missourians the benefits that will be enjoyed by citizens in other states.

Voting “no” on Proposition C is a wise choice. Here are some reasons why.

Missourians are already experiencing the benefits of federal health care reform. These benefits will increase as health care reform is implemented over the next 4 years. A high risk pool for those with pre-existing conditions will begin offering coverage in August. This is a temporary pool, and will still be too expensive for some Missourians. It is a stop gap measure until 2014 when insurance companies will not be allowed to charge higher premiums for women and those with health problems. Seniors who fall into the Medicare “donut hole” will get \$250 of relief this year, and eventually the donut hole will be closed. In September young adults will be able to stay on their parents’ insurance until age 26, even if they are not in college. Small businesses and not-for-profits will get refundable tax credits this year to help with the cost of their employees’ insurance. Support for small businesses and not-for-profits will increase in the future.

Prop C is flawed in a number of ways, beginning with its structure. It asks two unrelated questions, but allows only one answer. Here is the language that will be on the August 3rd ballot:

Shall the Missouri Statutes be amended to:

- *Deny the government authority to penalize citizens for refusing to purchase private health insurance or infringe upon the right to offer or accept direct payment for lawful healthcare services?*
- *Modify laws regarding the liquidation of certain domestic insurance companies?*

It is estimated this proposal will have no immediate costs or savings to state or local governmental entities. However, because of the uncertain interaction of the proposal

with implementation of the federal Patient Protection and Affordable Care Act, future costs to state governmental entities are unknown.

The so-called *Health Care Freedom Act* is an attempt to allow Missouri to opt out of the requirement for individuals to purchase insurance. This is a **key piece** of federal health care reform that will allow Missourians with pre-existing conditions to have affordable insurance options by creating large pools that include healthy people. To gain passage in the General Assembly, it was amended to an unrelated issue regarding the liquidation of some domestic insurance companies. If voters are confused by this, they should be. It denies them the right to vote clearly on each issue.

At the heart of the matter – a “yes” vote is meaningless. States do not have the option of picking and choosing which federal laws, or parts of laws, they will follow. A “yes” vote for Proposition C will likely result in an expensive legal battle over the constitutionality of the law. Attorney General Chris Koster has been wise in not joining other states in lawsuits. But if Proposition C passes, we will be brought into the fray.

A “yes” vote does come with a cost. Paying for an expensive lawsuit that will likely be unsuccessful should not be a priority for cash-strapped Missouri. Missouri has already made deep cuts in services that are priorities for most Missourians: school bus transportation; college scholarships; Parents as Teachers; and a host of mental health services and public health services. We need to be wise stewards of our limited resources and prioritize our spending carefully.

Missouri has been unable to solve problems of growing premium costs, insurance rules that place higher burdens on women and individuals who are sick, and working individuals who have no affordable options. There are some issues that are too big and too interconnected for individual states to tackle alone. These are most effectively and efficiently addressed through a federal policy framework. Social security is one example. It has been modified numerous times since its original passage, and will continue to be modified in the future. While not perfect, it has been overwhelmingly successful in providing some economic security for seniors in Missouri and in the rest of the country. Other examples include our federal highway system, and the extended unemployment benefits that have helped keep families afloat during this recession’s high unemployment and pump money directly into local economies.

Insurance trends in Missouri paint a grim picture. During the recession tens of thousands of Missourians have lost their jobs, and with it their health care benefits. Even before the recession the number of employers who have been able to offering health insurance as a benefit was trending downward. Premiums continue to escalate in part due to the health care costs for the uninsured being rolled into the premiums of those who are insured. It is evident that Missouri cannot fix the broken non-system of health care alone. But it can be done as part of federal health care reform. **Missourians will be wise to vote NO on Prop C.**

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