



# NATIONAL PATIENT ADVOCATE FOUNDATION

*A National Network for Healthcare Reform*

February 2007

**RE: HB 0331**

The National Patient Advocate Foundation (NPAF) commends Wyoming House Bill 0331, which creates a taskforce charged with developing a state plan to promote access to and affordability of health insurance.

We remain extremely concerned with the growing number of Americans who lack any health insurance coverage, or who have insufficient health insurance coverage. According to the 2006 U.S. Census Bureau report, *Income, Poverty, and Health Insurance Coverage in the United States: 2005*, 46.6 million Americans were uninsured in 2005, up 1.3 million people in 2004. A report published by the Kaiser Family Foundation in 2006 stated that 8 in 10 of the uninsured come from working families and the largest percentage of the uninsured (40%) consists of adults ages 19-34. Many uninsured individuals delay seeking medical care or do not obtain needed medical treatment, which can significantly impact quality of life and exacerbate illness. According to the Institute of Medicine (2000), lack of insurance leads to the premature deaths of thousands of Americans every year.

National Patient Advocate Foundation supports both comprehensive and incremental reform approaches which reduce or eliminate barriers to effective health insurance coverage for all citizens. We encourage the examination of legislative and regulatory remedies including:

- Establishing a state commitment and comprehensive plan to cover all citizens with quality health insurance coverage;
- Establishing an effective combination of targeted mechanisms which together may ensure health insurance for all state citizens, such as: tax credits for employers providing health insurance coverage to their employees; tax credits for individuals to purchase health insurance coverage; individual mandates for health insurance coverage; the creation of a state-wide purchasing pool for those seeking coverage in the individual market; affordable high-risk pools; and other tools which can aid in health security;
- Permitting states to expand Medicaid eligibility criteria;
- Establishing a program whereby low-income patients who do not qualify for Medicaid, such as the parents of children enrolled in SCHIPs, may purchase coverage through this program;
- Permitting small businesses to form coalitions to purchase health insurance coverage while maintaining state regulatory oversight;
- Expanding efforts to better educate patients and families about Medicaid and SCHIP eligibility;
- Providing Medicaid coverage for uninsured Americans with a diagnosis of cancer.

We believe the combination of targeted tax incentives and targeted Medicaid expansion will provide the greatest assistance to patients throughout our country who are in need of healthcare coverage and strongly urge the Wyoming legislature to consider our proposed solutions above.

National Patient Advocate Foundation is dedicated to improving access to care through legislative and policy reform at both the state and federal levels. NPAF advocacy activities are influenced by the experience of the patients we serve through our companion organization, Patient Advocate Foundation (PAF). PAF provides case management services directly to patients at no charge to help resolve insurance, job retention, and/or debt crisis matters relative to a serious diagnosis. In 2006, over 6 million Americans contacted Patient Advocate Foundation with a request for assistance. We invite you to review the NPAF and PAF websites to learn more about both organizations: [www.npaf.org](http://www.npaf.org) and [www.patientadvocate.org](http://www.patientadvocate.org)

On behalf of NPAF's Wyoming Volunteer State Policy Liaisons Pam Hall and Anne Larsen, the NPAF Advocates Network volunteers in Wyoming, and NPAF's State Government Affairs, thank you for your work to expand access to and affordability of health insurance. If we can be of assistance by providing support for legislation that reduces or eliminates lack of health insurance, please don't hesitate to contact your Wyoming NPAF State Policy Liaison or NPAF State Government Affairs at 866-706-4977.

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