



UU Legislative Ministry Action Network, CA
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January 10, 2008

Honorable Sheila Kuehl
Chair, Senate Health Committee
California State Senate
The Capitol Building
Sacramento CA 95814

RE: ABx11 (Nunez/Perata)- Support with clarifying amendments

Dear Senator Kuehl:

The Unitarian Universalist Legislative Ministry Action Network supports public policies that advance Unitarian Universalist principles honoring the worth and dignity of each individual, respecting the interdependent web of all existence of which we are a part, and building a community that is compassionate, equitable, and just.

Our congregations include health providers and consumers, middle class, wealthy and low-income, insured and uninsured. Our justice ministries are active in providing services to the homeless, the hungry, and the sick – many of whom have been profoundly impacted by their lack of access to affordable, timely healthcare. Our congregations are also small businesses that struggle to provide full healthcare benefits to our clergy, staff, and their families.

We know that the suffering caused by lack of access to health care is something that must be addressed through civic engagement and legislative action, and we are working to actively engage our clergy and congregations in efforts to better understand and heal our broken system.

While the UULM Action Network believes that a single payer financing system is a more effective vehicle through which to achieve affordable quality health care for all, and will continue to build support for a single payer solution, we also believe that it is unwise to withhold our support from incremental measures such as ABX11 which can alleviate the suffering of millions.

Although ABX11 and the companion ballot measure are not perfect, and while they may result in unintended consequences, which will have to be addressed with further legislation, we believe ABX11 offers a significant improvement over the status quo

We applaud the following provisions of ABX11:

Leveraging additional federal dollars for our hospitals, increasing Medi-Cal reimbursement rates, expanding Medi-Cal and Healthy Families so that all children up to 300% of poverty level are guaranteed coverage, giving impoverished adults without children at home access to public programs, requiring insurance companies to stop excluding those with pre-existing conditions, helping early retirees access insurance, establishing a minimum employer contribution, requiring 85% of insurance premiums to be spent on healthcare, creating a purchasing pool for millions of Californians, and providing incentives for preventative care.

Our concerns are three-fold:

1) If Californians are mandated to purchase insurance, we believe that they deserve meaningful, affordable coverage. Minimum creditable coverage that includes at least medical, hospital and preventative care are a good start as hospitalization-only policies are unacceptable. Benefits provided in the purchasing pool to those other than those covered under Healthy Families should include the covered services required under the Knox-Keene Act plus drugs. A clearer definition of minimum benefits will also give both legislators and citizens a more informed perspective before being asked to vote.

2) No one who is be unable to pay for health insurance should have a lien put on their house or their wages garnished. While we accept a mandate with affordability protections as part of achieving more universal participation in a shared health system, we believe that those who are not able to navigate the necessary forms and processes needed to comply or able to receive a waiver, should not be subject to draconian collection processes.

3) Affordability protections should not be limited to premiums, but should also take into account total out-of-pocket costs. We support the clarifying amendment proposed by AARP which we believe is particularly important to encourage patients with chronic conditions to access preventative care. *On page 150, line 14 after the period insert: The health care service plan contract or health insurance policy used to calculate the monthly average cost pursuant to this paragraph shall be one that provides prescription drugs, physician visits, and preventive services, including the cost of managing chronic conditions, outside of any deductible.*

How will ABX11 impact the movement for single payer?

We know that people of good will can differ on their approach to fixing a broken health care system. Among the strong advocates for a single payer universal healthcare system in our Unitarian Universalist congregations, some believe that a partial step such as ABX11 will slow the momentum for more comprehensive single payer reform.

The UULM Action Network Board, which includes some members of HCA, has however, concluded that the immediate suffering of millions who could be helped with ABX11 cannot be put on hold, particularly in a climate in which we need to bring in additional dollars just to preserve current children's health insurance. Uninsured children cannot wait.

The creation of the large purchasing pool and the inclusion of a required employer contribution are elements that can help us on the road toward a more comprehensive single payer health care

system. We will continue to support efforts to achieve a less administratively complex system, provide true consumer choice of physician, and create affordable accessible health care for all.

We want to thank you for the incredible leadership you have offered to California to create a more sane and humane healthcare system. The scope of the discussion has changed dramatically with your leadership and the work of your staff.

We encourage your support of ABX11 with clarifying amendments related to affordability, minimum creditable coverage, and protection from severe enforcement mechanisms. ABX11 is not the last step. It is far from a perfect step. We believe it can be a significant next step.

With thanks and blessings,

Rev. Lindi Ramsden
Executive Director

cc: Senate Health Committee
Speaker Fabian Nunez
Senate President Pro Tem, Don Perata
Governor Arnold Schwarzenegger