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# John Bouman: Don't let fight over FamilyCare hurt low-income families

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Because of recent court decisions, at least 40,000 low-income working families in Illinois — and potentially hundreds of thousands more — are in danger of losing their health insurance. They are faced with loss of coverage under the FamilyCare program even though the General Assembly and the governor have agreed to cover them, and there is money in the budget to cover them. The court case is the result of the disagreement between the governor and the General Assembly over the governor's effort to expand FamilyCare to higher-income families. It is time to make sure that the unintended casualties do not happen. In this economy, this is no time

to add to the burdens of lower-income working families, especially through inadvertence.

For years before the current dispute, the FamilyCare program offered health insurance to working parents in families with income up to about \$38,000 a year for a family of four. The families pay sliding scale premiums and co-payments according to what they can afford.

Last fall, because of a change in federal policy that supports the program, Illinois had to move FamilyCare into a different federal funding stream under the Medicaid program to avoid losing millions in federal funds or kicking thousands off of health care. This was prudent and not at all controversial.

The governor, however, also knew from the research of the legislative Adequate Healthcare Task Force that there were a number of families with higher incomes (up to \$83,000 for a family of four — a little higher than the median income) unable to find or afford insurance, usually because of a parent having a pre-existing medical condition. He decided to cover these higher-income parents in FamilyCare, too, for which the parents would pay very significant premiums. The administration put that program expansion into the same regulatory change as the provisions needed to access federal Medicaid funding for everyone already in the program.

That was a respectable move on a policy basis, given the real plight of those moderate-income families. But it was a move troubling to lawmakers, fresh from months of a struggle with the governor over the state budget in which many of the governor's health-care expansions were not passed. A majority of the 12-member Joint Committee on Administrative Rules (JCAR) voted to block the regulations because of the proposed expansion. The governor implemented the expansion anyway, and about 4,000 families in the higher income bracket enrolled.

Business activists challenged the FamilyCare expansion in court, and so far they have succeeded in blocking the implementation of the FamilyCare regulation that includes the expansion. But because of the court's logic, the whole program is blocked, not just the expansion. At least 40,000 people with family income under \$38,000 who have been covered for years are about to be uninsured. That was an unintended outcome. The fight was over the expansion, not the existing program. On top of that, the court rulings are based on a mistaken reading of state law that could threaten the coverage of hundreds of thousands more low-income working parents.

The General Assembly will be back in session this fall. It can pass a clarifying amendment that will secure the FamilyCare program at its level prior to the attempted expansion. The governor should sign it. The money is already in the budget. The families will keep their coverage. The important argument over expansion to

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higher-income families can take its course separately, but first all concerned must ensure that they do no harm.

John Bouman is president of the Sargent Shriver National Center on Poverty Law in Chicago.

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No, sir, there was NOT money in the budget for the Governor's new healthcare plans. That is part of the problem. The other problem was that the Governor was told 'no', but he decided he had the authority to start the plans anyway, knowing that there was no money to pay the bills. He tried to get a new tax, was told 'no'. He tried to take money out of numerous agencies' budgets, I believe he was told 'no' here, too. Blago persisted. People dropped their good health insurance because Blago falsely promised them that what they were getting would be better. HE LIED.

Now people are in trouble both because the Governor did something he shouldn't have done, and because the Governor denies any knowledge of who signed up for his healthcare plan, or where their monthly premium money went. The Governor who was adamant about getting this healthcare plan accomplished legally or not, now wants nothing to do with it.

Mr. Bouman, I read numerous stories about high-income people who dropped their good health insurance 'because it was too expensive'. They could pay for private school, a big house, two or more cars, etc., but didn't want to pay for health insurance. They gave up good health insurance to get a freebie illegally promised to them by Blago. Now they've got no health insurance. Those people were greedy and foolish. I don't feel sorry for them.

Mr. Bouman, I understand your opinion, but your 'facts' are a bit distorted.

**Bucky**

3 hours ago

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It's important to read the piece carefully, as this is a very complicated issue. Mr. Bouman seems primarily concerned with the people covered under the FamilyCare plan that existed before the governor started messing with it. This program was approved by the General Assembly, and there IS money in the budget to cover these individuals. But, these people are getting caught up in the political storm surrounding the governor. Families with income up to \$38,000 are not the ones with big houses and lots of cars who 'choose' not to pay for their health insurance.

Also, the individuals in the higher income brackets were not getting a 'freebie' - a family of four would pay a premium of around \$420 a month.

I totally understand that the governor overstepped his authority, and needs to be held accountable. But let's not pull down innocent low income people, whose coverage was approved through the right channels, with him.

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