

OPINIONS & LETTERS

## Supporting Health Care For All Californians

By Victor Manalo

**G**rowing up in a family where my father was a medical doctor and my mother was a registered nurse, I never had to worry about medical care. I didn't have to worry about buying medications or getting prescriptions. Once I finished college and started working, I always had medical coverage, and, to this day, my whole family is covered. All three of our children were born at Kaiser Medical Center in Bellflower and we have been

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very happy with the medical care we have received.

Unfortunately, there are many Californians that have to worry about getting access to medical care. According to the U.S. Census March 2003 Current Population Survey, 6.3 million people (ages 0-64) in California are uninsured, and almost 1.5 million of these people are children (ages 0-18)! Twenty percent of California's non-elderly population is uninsured, compared to 17.3% nationwide. Who are the uninsured in California?

The uninsured exist across income and employment levels. Over 2.4 million non-elderly uninsured persons have incomes that are below the federal poverty line (\$19,000/yr for a family of four). And about four million non-elderly persons are uninsured even though they are in families with one or two full-time workers. In terms of household income, 1.8 million non-elderly people were uninsured in families with incomes between \$20,000 and \$40,000 per year!

How can it be that in a state where politicians brag that California is the 6th largest economy in the world we have so many people uninsured?

To purchase individual health care and medical insurance coverage for yourself and your family is expensive. To purchase medical insurance through

Kaiser for a two-parent family with two children in Southern California, I was quoted four different plans: the \$1,500-deductible plan costs \$307 per month; the \$50 co-payment plan costs \$501 per month; the \$250-deductible plan costs \$611 per month; and the \$25 co-payment plan costs \$629 per month. Kaiser is probably the least expensive medical insurance plan in California and your choices are more limited than those with other more expensive plans. I have students attending graduate school at Cal State Los Angeles who cannot afford medical insurance for their family because their household income is too high to receive public health care insurance (Medi-Cal) and too low to afford private insurance plans like Kaiser.

This is why I am supporting Senate Bill 840, The California Health Insurance Reliability Act, introduced into the California Legislature by Senator Sheila Kuehl. SB 840 would provide fiscally sound, affordable health insurance for all Californians and provide every Californian the right to choose his or her own physician. Eligibility would be based on residency, rather than employment or income.

The best part of this proposed act is that, by using existing federal, state and county monies already being spent on health care, SB 840 would not increase spending on health care. Instead, it would create affordable health insurance premiums that would replace premiums, co-payments and deductibles currently being paid by employers and consumers. In addition, California could use its huge purchasing power to buy prescription medicine and durable medical goods in bulk to negotiate the greatest savings for us.

No Californian should have to worry about securing medical care for themselves or their loved ones. If you want more information on the California Health Insurance Reliability Act, contact Sara Rogers at (916) 445-1353 or Judy

## **Text of Article**

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Victor Manalo, PhD.

Immediate Past President, Hubert H. Humphrey Democratic Club

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To purchase individual health care and medical insurance coverage for yourself and your family is expensive. To purchase medical insurance through Kaiser for a two-parent family with two children in Southern California, I was quoted four different plans: the \$1,500 deductible plan costs \$307 per month; the \$50 co-payment plan costs \$501 per month; the \$250 deductible plan costs \$611 per month; and the \$25 co-payment plan costs \$629 per month. Kaiser is probably the least expensive medical insurance plan in California and your choices are more limited than those with other more expensive plans. I have students attending graduate school at Cal State Los Angeles who cannot afford medical insurance for their family because their household income is too high to receive public health care insurance (Medi-Cal) and too low to afford private insurance plans like Kaiser.

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