

FOR IMMEDIATE RELEASE THURSDAY, APRIL 29, 2009

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Opening Doctors' Doors to More Uninsured Iowans Deadline Faces State on High-Risk Health Pools

IOWA CITY, Iowa (April 29, 2010) — Thousands of uninsured Iowans with pre-existing health conditions could receive coverage prior to implementation of the federal health reform legislation if the state opts to assure it.

State officials have until Friday afternoon to tell Health and Human Services Secretary Kathleen Sebelius whether Iowa plans to augment its current high-risk insurance pool with a temporary pool to cover more of the uninsured.

“This is an opportunity for the state to show whether it is ready to put a critical component of health reform — covering people with pre-existing conditions — on a faster track,” said Andrew Cannon, research associate for the nonpartisan Iowa Policy Project and author of a new policy brief on the topic.

Cannon said over 34,500 Iowans could be eligible for Iowa’s existing high-risk pool or a new one the state may create prior to health reform’s implementation, if the state chooses to act now. The federal health-reform legislation allocated \$5 billion nationally to states to provide temporary coverage as a bridge to full implementation of health reform.

The three-page policy brief is at www.iowapolicyproject.org/2010docs/100429-HC-highriskpools.pdf.

In his brief, Cannon points out the limitations of current state high-risk pools such as HIPIowa. Though far lower than what a patient would pay on the non-group private market, premiums still often exceed potential enrollees’ ability to pay.

“Despite the limitations, though, these high-risk pools present a valuable stopgap measure until the full implementation of health reform in 2014,” Cannon said. “Iowa’s participation could open the door to quality insurance coverage for thousands of uninsured Iowans with pre-existing conditions.”

The Iowa Policy Project (IPP) is a nonpartisan, nonprofit research and policy analysis organization based in Mount Vernon, with its principal office in Iowa City. IPP reports on job trends, economic opportunity, budget and tax policy, and energy and environmental issues facing Iowa are at <http://www.iowapolicyproject.org>.

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