June 4, 2013 – Op Ed

*New Hampshire at a Health Care Crossroad*

As you read this, New Hampshire has arrived at an important health care crossroad. Our state can choose the path to a healthier, more productive population through insurance coverage and access to primary and preventive services for low-income, hardworking families, or maintain the path of the status quo of uninsured and under-insured.

The Senate Finance Committee recently adopted amendments to remove Medicaid expansion from the state budget, placing low-income families at risk of the status quo. Bi-State Primary Care Association is a nonprofit charitable organization that represents 17 New Hampshire Community Health Centers with 34 health center sites statewide. We advocate for access to health care for all of our residents and strongly believe New Hampshire should move forward with Medicaid expansion to improve access to health care for thousands of people. The New Hampshire Senate should join the 23 other states currently supporting Medicaid expansion and provide health care coverage to 58,000 residents who cannot afford health insurance. The uninsured people in New Hampshire provide child care to your children and home health care to your loved ones. The uninsured include paraprofessionals in education, health care, and the nonprofit community, those working in construction and landscaping, self-employed consultants, sole-proprietors, and retail sales people. These people are our neighbors and our friends.

The Affordable Care Act requires the federal government pay 100 percent of the cost of insurance from 2014 through 2016. This percentage will gradually decrease to no less than 90 percent between 2016 and 2020. The Affordable Care Act does not include a termination date for the federal match, meaning the 90 percent match will continue indefinitely or until it is changed by an act of Congress and approved by the President, arguably a difficult task.

A recent study commissioned by the New Hampshire Department of Health and Human Services estimated that expanding health care coverage to those living at or below 138 percent of the federal poverty level will bring $2.5 billion in federal money to New Hampshire at a cost of $85 million over seven years. Not only will 58,000 of our residents have access to health care insurance, expanding this coverage will reduce out-of-pocket health care spending for those least able to afford it. The funding will create jobs, produce real savings for the corrections systems, and reduce the amount of uncompensated care provided by New Hampshire hospitals, Community Health Centers, and Community Mental Health Centers.

If our state expands Medicaid coverage, individuals surviving on an income of $15,856 ($32,499 for a family of four) will have access to primary health care, including care management for chronic diseases such as diabetes and asthma. If our state chooses to expand health care coverage to thousands of families statewide, they will be better able to manage their primary care needs in an appropriate primary care setting, rather than the much more costly setting of hospital emergency departments. If New Hampshire chooses to accept this funding, our federal tax dollars will return to the people of New Hampshire, rather than being spent elsewhere. If our Legislature chooses to accept $2.5 billion in federal funds, it will do right by our citizens and our state.

Bi-State Primary Care Association and New Hampshire’s Community Health Centers urge the Senate to accept Medicaid expansion because our residents deserve better than the status quo. If New Hampshire takes the right path and expands Medicaid eligibility to those who earn up to 138 percent of the federal poverty level, more will receive the health care they need and the number of uninsured in our state will decrease substantially. Please contact your legislators and tell them how important it is for New Hampshire to support Medicaid expansion.

Tess Stack Kuenning, CNS, MS, RN
Executive Director, Bi-State Primary Care Association