

# Deadlines Looming Large for State's Health Care Law

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As the election season launches into full frenzy mode, the sometimes mind-numbing work of turning the state's landmark health care law into a reality goes on largely out of the limelight.

That's about to change, with a series of deadlines bearing down.

Whether the state will be able to meet the high hopes raised when Gov. Mitt Romney signed the nation's most ambitious health care bill in April will depend largely on whether the state can keep to the aggressive timetable set out in the law.

The most immediate deadline is Oct. 2. That's when the state is supposed to start enrolling the poorest residents -- those making less than the federal minimum wage of about \$9,800 a year for a single adult -- into the new Commonwealth Care insurance program.

The goal is to convince those who have been used to showing up at the emergency room for free care -- paid in large part by the state -- to sign up for the state-funded health care program instead.

They won't be charged premiums or deductibles and will make only modest co-payments. The state is already preparing information packets to send out to those who are eligible. They will have two weeks to choose between four designated insurance providers, or the state will choose for them.

"We haven't hit any bumps in the road," said Dick Powers, spokesman for the Executive Office of Health and Human Services. "It looks like we are on track to flip the switch on Oct. 2."

The state has already embarked on a public information campaign. This week it launched a Web site explaining the health care law and the Commonwealth Health Insurance Connector Authority, the agency charged with overseeing the law and writing regulations.

The next big deadline comes on Jan. 1.

That's when the same four designated insurance providers -- Fallon Community Health Plan, Neighborhood Health Plan, HealthNet and Network Health -- begin offering state-subsidized plans to those earning up to three times the federal poverty level.

Some of the most contentious debate has been focused on how much people in those economic brackets can afford to pay for insurance. The plan is for costs to increase incrementally, with people paying at most 4.7 percent of their income each month.

"We're still working on it, but we're confident the plans will be in place," Powers said.

The next deadline comes in the spring, when all the state's insurers are supposed to start offering lower-cost private health insurance plans for those who earn more than three times the federal poverty rate, but who don't get insurance through their employer or a spouse.

The biggest deadline comes in July of next year.

That's when everyone in Massachusetts is required to have some form of health insurance or face a series of increasing tax penalties.

John E. McDonough, executive director of Health Care for All, is among those keeping a close eye on the progress being made on the law.

McDonough said he disagrees with some of the specifics. He said some of those earning up to three times the federal poverty level won't be able to afford the plans envisioned by the Connector board.

But, in general, McDonough said he's encouraged with the progress.

"We are moving forward to providing decent, affordable coverage for a lot of people," he said.

Others say there's still a lot of confusion about many of the specifics in the law.

Bill Vernon, state director for the National Federation of Independent Business, said there's a lack of understanding about how this law will affect small businesses and their employees.

Vernon said his group has been sponsoring informational sessions to try to explain the law to business owners. Companies with 11 or more full-time workers can avoid paying an annual \$295 per-worker fee if at least a quarter of their workers are enrolled in the business's group health plan and the company is making a contribution toward it.

"They need more information," he said. "They need to be more aware of it."