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N.M. Seeking Health Care Solutions

By Winthrop Quigley

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A dozen political, medical and community leaders Monday threw their collective weight against one of the state's most intractable problems: providing health care to people without insurance.

The annual Cover the Uninsured Week observance kicked off with a press event at the KiMo Theatre, featuring speeches by leaders as diverse as Mayor Martin Chávez and Juan Garcia of Vecinos United.

Only Texas has a greater percentage of uninsured residents than New Mexico. The state Human Services Department estimates about 21.1 percent of New Mexicans had no health insurance in 2002, the most recent year for which estimates have been made. That is up slightly from the 20.7 percent uninsured in 2001. Nationally, 15.2 percent of the population has no health insurance.

Cover the Uninsured Week is a national effort, sponsored by the Robert Wood Johnson Foundation, to raise awareness of the problem and to push for solutions.

"Being uninsured means going without care when it's needed," said Archbishop of Santa Fe Michael Sheehan. "It means minor illnesses become major ones because health care is delayed. It means one significant medical expense can wipe out a family's bank account."

Patients without health insurance show up in emergency rooms daily with serious conditions that should have been treated earlier and inexpensively, said University of New Mexico emergency room physician David Sklar.

New Mexico hospitals lose \$250 million providing care for people who can't or don't pay for it, said Maureen Boshier, president of the New Mexico Hospitals and Health Systems Association.

There are still 60,000 Medicaid-eligible children who have not signed up for the state-administered health insurance program, said Kay Monaco, executive director of **New Mexico Voices for Children**.

"Good health in our population is a public good," said Eva Pacheco, president of the Hispanic Medical Society. "Creating a healthy population should be a shared goal."

Despite several studies stretching back a decade, state policy-makers still don't know enough about the uninsured population to create effective solutions, Human Services Secretary Pamela S. Hyde said in an interview.

It is known, for example, that the uninsured are primarily working-age adults and about 43 percent earn less than 200 percent of the federal poverty level. About 188,000 of the almost 400,000 uninsured New Mexicans are working.

However, Hyde said, we don't know how many could afford some type of health insurance but don't buy it; we don't know why they don't buy it when they could; we don't know why parents don't get Medicaid for their eligible children; and we don't know how many without insurance get care through the Veterans Administration, the Indian Health Service or community and university

clinics.

"To craft solutions, we need to get inside this stuff," Hyde said.

The state recently received a \$905,000 federal grant to answer some of those questions and evaluate solutions. Previous studies did not explore those questions, Hyde said.

Industry doesn't have a lot of answers either, said Liz Watrin, Blue Cross and Blue Shield of New Mexico president. "We have as an industry just begun to start looking at this over the last few years," she said. However, she said, "the overarching reason is the high cost of medical care."

The cost of health insurance is made about 16 percent higher by benefits government requires insurance companies to offer, Watrin said. For example, state regulations dictate how long maternity patients can remain hospitalized after giving birth.

Insurance companies would like state permission to provide less expensive products that offer fewer benefits as a way to enroll uninsured patients, she said.

Hyde disagrees with that approach. "I don't think a minimal plan solves the problem," she said. Even if an employer could offer a stripped-down health insurance benefit, the costs to the entire health care system wouldn't change, she said.

The problem won't be solved until the costs of care and the need for care are brought into balance, Boshier said.

"Those interested in seeing all the needs met talk only about expansion of services and leave responsibility for paying for that elsewhere," Boshier said in an interview. "And those with responsibility as payers are looking at the drain in financial resources and are cutting back payments while expecting the system to deliver greater benefits. I don't see how that can work."

A number of public events are planned during Cover the Uninsured Week:

- Qualified New Mexicans can get help enrolling for Medicaid from 8:30 to 11:30 a.m. Thursday at 120 Woodland NW, near Second and Menaul.
- An interfaith prayer breakfast begins at 9 a.m. today at the Sheraton Old Town.
- A seminar to help small-business people find ways to offer health insurance to employees runs from 7:30 to 10 a.m. Wednesday at the Sheraton Old Town.
- Seniors can attend a health fair from 9:30 a.m. to noon Friday at the Radisson Hotel, Carlisle and Menaul NE.

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