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Maine Women's Lobby

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a publication of the
**MAINE
WOMEN'S
LOBBY**

EXPANDING HEALTH COVERAGE FOR MAINE'S UNINSURED CHILDREN

by Lisa Pohlmann

The growth in the uninsured population nationally is a trend that has gained attention in the last several years. An estimated 36,000 of the 309,000 children under 18 in Maine are without health insurance. Children in families with incomes below 200% of the poverty line (or about \$26,600 per year for a family of three) account for almost two-thirds of Maine's uninsured children. Most are living in families with at least one working parent.

While Medicaid now covers nearly one in four children in Maine, there is a sizeable group of families, known as the "gap group," who are just above those eligibility limits but still are not able to pay for health insurance for their children. Welfare-to-work initiatives will likely bring even more families into the low-wage job market where they will receive little or no benefits.

Public intervention is needed to stem this tide. Studies have shown that health insurance for children is a good investment for states. Insurance leads to earlier prenatal care which in turn results in improved birth outcomes, more immunizations that would prevent illness and earlier identification of health problems that may prevent physical or intellectual impairment. Taxpayers save money when children receive early, preventive care because they are less likely to end up in the emergency room with acute needs.

Recent actions at both the federal level and in the last Maine legislative session have provided new resources to address children's access to health care. A Maine Commission on Children's Health Care has begun working to determine what course to take with a state allocation of \$8 million set aside in the last legislative session for children's health, and the new federal Child Health Block Grant which makes \$12.5 million available to Maine.

The new federal block grant may be used to expand coverage for children under the Medicaid program or to create or expand separate child health insurance programs,

or both. Under either option, states must spend some of their own funds as a condition of receiving federal funds. Generally, the funds may be used to provide coverage only to children through age 18 with family income below 200% of the federal poverty line. In order for Maine to receive its full allocation, \$3.9 million in matching state funding is required.

Medicaid Option - Currently in Maine, children under age one in families with incomes up to 185% of the federal poverty line are eligible for Medicaid. Children up to age 6 are eligible up to 133% of poverty, children age 6-18 are eligible up to 125% of poverty, as are 19-20 year olds who are full time high school students and who are recipients of TANF (formerly AFDC).

States can use their child health funds to receive an "enhanced matching rate" for providing Medicaid coverage to an expanded group of children. This would be done, for example, by increasing Maine's income eligibility standards or increasing eligibility standards for certain ages of children who are not currently covered.

Under the regular Medicaid matching rate, each \$1 that Maine spends generates \$1.90 in federal Medicaid funds. Under the enhanced matching rate, each \$1 that Maine spends generates \$3.20 in federal Medicaid funds.

Benefits of Medicaid expansion option:

- assures children access to a broad range of benefits including preventive, mental health, dental, substance abuse treatment and prescriptions;
- provides one-stop service in enrollment and service provision for families;

Continued on Page 2

"Crowd out" - There has been concern that employers may drop health insurance coverage for their employees if public health insurance coverage is expanded, known as "crowd out." Likewise, there is concern that individuals may switch coverage from less comprehensive employer-sponsored plans. A 1995 study in Minnesota showed that only 7% of people surveyed gave up private market insurance when signing up for Minnesota care - more gave up individually purchased policies than those offered through employers. Nearly 90% reported having no access to employment-based insurance when they applied for Minnesota care.

While some states have required enrollees to be uninsured for a specified amount of time to combat this phenomenon, believing that it was punitive to low-income families who might have made efforts to obtain coverage despite the expense.

MAINE'S UNINSURED CHILDREN:

Continued from Page 1

- avoids a two-tier system - one for poorer children and one for higher-income children;
- avoids establishing a new program which duplicates many functions carried out by the state's existing Medicaid program including enrollment, management of contracts with participating providers and health plans, and quality assurance;
- keeps enrollment open to meet the needs of all eligible children, avoiding waiting lists and unfair treatment of children in similar circumstances;
- allows enrollment of children who may already be insured with inferior private plans and serves as a "wrap-around" insurance plan which can fill in the gaps;
- gives the state greater negotiating power with providers and managed care companies to leverage better provider rates;
- provides health insurance at a lower administrative cost than offered by private insurers to date;
- offers a more consistent level of federal matching payments over time since the block grant is scheduled to conclude in 2002.

Separate State Insurance Program Option - States may also use their block grant funds to establish or expand a separate non-Medicaid child health insurance program. The block grant does not guarantee coverage for any child served under a separate state program, so states can limit enrollment to a certain number of children. Children who

are found to be Medicaid eligible are to be enrolled in Medicaid.

There are minimum benefit requirements and limits on cost-sharing that may be imposed. Through this option, only currently uninsured children can be eligible.

Maine policy makers must take a number of considerations into account as they craft this child health care expansion, weighing issues of quality of care, continuity of coverage, cost sharing and the consequences of developing a second, separate coverage system.

More and more states have taken advantage of the changes in Medicaid law over the last decade and have expanded coverage to uninsured children. Maine has been one of these states, seeing the value in offering this comprehensive and relatively inexpensive health insurance coverage to the growing numbers of poor and near-poor children in our state. Improving and building on this unified system of health insurance for our children is the most likely way to reach the most uninsured children, take advantage of cost-efficiencies and maximize available federal and state funding.

Excerpted with permission from News from the Maine Center for Economic Policy, October 22, 1997. 3(9)

Lisa Pohlmann is a Board Member of the Maine Women's Lobby and Research Associate at the Maine Center for Economic Policy (MCEP). For a complete copy contact MCEP at 622-7381.

WOMEN'S HEALTH CAMPAIGN STARTS BY CHECKING THE PULSE OF MAINE WOMEN & GIRLS

by Susan Mansfield, WHEC Chair and MWL Member

The Women's Health Equity Campaign (WHEC) has had the pleasure of working with Mary Herman, the Bureau of Health and the Department of Mental Health, Mental Retardation and Substance Services to assess the status of women's health in Maine. Maine has more than embraced the National Governor's Association's, 1997 Governor's Spouses Program's efforts to women's advance health issues - it has worked hard to take a step back, listen to Maine women and in so doing make an initial determination as to what issues most affect women's lives and health. To that end, and with the help of An Conway, Ph.D. and Moira O'Neil, R.N., a dynamic summer intern, ten focus groups were conducted throughout the summer. Along with more than two dozen key informant interviews with Maine health professionals; the geographically, economically, and educationally diverse focus groups worked to identify which health issues they perceived most affected their health and well-being.

The results were not surprising but enlightening. The interviews and focus groups revealed a population generally knowledgeable about and interested in basic health care. At the access to health information, especially as it pertains to basic human development; dissatisfaction with health care provider-patient communication; and barriers to establishing healthy behaviors and lifestyles.

Currently a report combining findings from the focus groups and quantitative health data is being finalized for release sometime before it gets more cold than dark.

The report will provide the WHEC with a starting point of what we hope will be a strategic health plan and integrated health campaign for Maine women. WHEC hopes a fall, 1998 strategic planning meeting attended by approximately 100 health advocates and professional will provide the information and inspiration for a comprehensive and long lasting Maine women's health campaign.

WHEC is a coalition of organizations concerned about women's health and the Maine Women's Lobby was a founding member of the coalition.

WOMEN'S DEVELOPMENT INSTITUTE (WDI) NEWS

WDI SURVEY'S TANF PARENTS

The Women's Development Institute is collaborating with the Maine Center for Economic Policy and the Maine Equal Justice Partners to conduct a follow-up survey of approximately 600 current and former AFDC/TANF recipients (primarily women). The survey group are people who responded to a survey three years ago as part of the Women's Economic Security Project which resulted in the report by Stephanie Sequino, Ph.D., *Living on the Edge: Women Living and Working in the Maine Economy: 1979-1993*. This report, along with significant advocacy efforts on the part of numerous individuals and organizations, was very effective in blocking punitive welfare measures in the 1995 legislative session.

Contacting this group again gives us an opportunity to see the status of these women's lives over the last three years and will provide useful information regarding their participation in the workforce, use of public assistance, health insurance status, and general level of family well-being. We expect that the findings will be useful information as the legislature takes up in the next session such issues as welfare time limits, unemployment insurance reforms, a state earned income tax credit, and an increase in the state minimum wage.

So far we have received over 100 completed surveys (the surveys were 14 pages long so we are impressed!) and Stephanie Sequino has agreed to write a report on the findings.



WOMEN'S DAY AT THE STATE HOUSE

The Maine Community Foundation has given WDI a grant to conduct a Day at the State House for low income women. January 20, 1998 has been selected as the date that 30 women from across Maine will come together to gain a better understanding of how the legislative process works and ways ordinary citizens can impact the decisions made in Augusta.

A steering committee has been meeting diligently to plan the event which will include participating in a mock public hearing, a "working lunch" with legislators, and meetings with Commissioners.

Child care and transportation stipends will be provided. The project is being coordinated by WDI intern Debra Trout.

WELCOME MWL/WDI INTERNS!

Shay Bellas

My name is Shay Bellas and I am the new student intern for the Maine Women's Lobby and Women's Development Institute. I love working with and for the women of Maine! Being an intern here is an intense opportunity for me, because it ties together all of my passions: feminist perspective, environmental justice, child protection and advocacy, and politics.

I am the Political Legislative and Activist Associate at University of Southern Maine Women's Center, President of the Pre-Law Society, Coordinator of Maine Earth Day, and a member of the University Student Conduct Committee. I am active in many nonprofit organizations such as: Forest Ecology Network, Green Party, Peace Action Maine, and Feminist Spiritual Community. I'm also a mentor for the Middle School Mentor Program for girls at the University of Southern Maine.

I look forward to all of the life lessons and educational experience the Maine Women's Lobby and Women's Development Institute have to offer me.

Debra Stone Trout

My name is Debra Stone Trout and I am a Masters of Social Work intern from Smith College School for Social Work. I am currently working as an intern at the Maine Women's Lobby and Women's Development Institute in Augusta, as well as at Community Counseling Center in Portland. I am also a graduate of the University of Southern Maine's School of Social Work. I am very committed to women's issues and have focused my study on gender during my undergraduate program. I remain active educating people about gender oppression through talks, lectures, and informal forums at work and at local colleges. I am also active in various organizations working toward racial and economic justice and equality. Although I am studying to practice clinical social work, the foundation of my work lies in the social, political, cultural and historically subjugated knowledge about women's subordination and the effects that this has on men, women, children, and families. I am very honored to be of service to Maine women during my internship.

AFL-CIO: WORKING WOMEN WORKING TOGETHER

What is important to working women and what do they have now?

Some of the things that jobs offer their employees are important; and some are not so important. For each item below, tell me how important that things is to YOU PERSONALLY.

BENEFIT	LEVEL OF IMPORTANCE			CURRENTLY PROVIDED BY THE JOB	GAP
	VERY	SOMEWHAT	LESS		
Protection from layoffs and downsizing	72%	20%	6%	34%	54%
Elder Care	25%	22%	48%	8%	39%
Child Care	33%	13%	49%	8%	38%
Paid leave to care for sick family members	70%	20%	8%	52%	35%
Equal pay for equal work	94%	5%	1%	62%	32%
Flexible hours or control over your hours	61%	25%	13%	61%	30%
Continuing education and training	59%	30%	11%	61%	31%
Pension and retirement benefits	79%	13%	7%	65%	27%
Paid sick leave for yourself	82%	13%	5%	68%	25%
Secure, affordable health insurance	87%	7%	5%	68%	25%
Paid vacation time	76%	17%	7%	77%	17%
Punishment for sexual harassment	78%	13%	6%	65%	14%
A safe and healthy workplace	93%	5%	0%	89%	9%

These are the results of the AFL-CIO's "Working Woman" survey to which 50,000 women responded.

*The effort to ensure civil rights protections for gays and lesbians is not over!
We need your help!*

CALLING
ALL
FRIENDS

This spring, the Maine Legislature -- after 20 years -- passed a civil rights bill that would prohibit discrimination in housing, credit, and employment for gay and lesbian citizens. Unfortunately over the summer, the Maine Christian Civic League and others gathered enough signatures to force a referendum vote on the new law. Their hope is to overturn the legislature's decision and prohibit the new law from taking effect. The result of the petition drive is that a special election is scheduled for Tuesday, February 10.

Time is short! You can help to defeat this referendum question by:

*** Voting NO on February 10;**

***Contributing Needed Dollars** to Maine Won't Discriminate (MWD), the organization leading the effort to defeat the referendum. Mail checks to : MWD, P.O. Box 11061, Portland, ME 04104;

*** Writing a letter to the editor** of your local paper, urging people to VOTE NO on February 10;

***Volunteering in your local community** or at the Maine Won't Discriminate headquarters. Help is needed in each county to organize/conduct phone banking to get out the vote, and help is needed in the office to prepare mailings. Call 842-6600.

We have come too far to let our successes be overturned. Please do all you can in this short period of time to help!

THE MAINE WOMEN'S LOBBY
20TH ANNIVERSARY CELEBRATION
*celebrating 20 years of accomplishment,
progress and courage.*
May 14, 1998
Radisson Hotel, Portland

MWL COURAGE AWARDS NOMINATIONS

Nominations sought for the Maine Women's Lobby Courage Awards to be presented at the 20th Anniversary Celebration on May 14. Courage awards will be presented to those who have made outstanding contributions through personal acts of courage and had a direct impact on policy whether on the local, state or national level. The four categories are Economic Justice, Civil Rights, Violence Against Women and Reproductive Rights.

Nominations should include a statement explaining why you believe the individual should receive the award. Nominations are due at the Maine Women's Lobby office by January 23, 1998.

LEGISLATIVE UPDATE

The next legislative session begins on January 7, 1998. Some of the issues we will be following are listed below. This list is not intended to be inclusive, but merely to give you a sense of the types of issues before the legislature this session. Of course, one of the most important decisions the legislature will make is how the \$184 million state surplus will be used!

ECONOMIC SECURITY

TANF time limits - a carry over bill that deals with the federal 5 year time limits for TANF participants (Sen. Rand).

TANF benefits - a bill to increase the basic TANF grant by 5% -- currently a mother with 1 child receives \$312.00 per month which is the same amount she would have received in 1988 (Sen. Rand).

- Unemployment Compensation System -- A Commission has been meeting to make recommendations that would make the Unemployment Compensation system more responsive to the changing labor force. For example, the Commission is looking at part time employees, job loss due to child care and transportation problems and seasonal employment issues.
- Corporate Accountability -- this bill would provide standards of accountability for large corporations that receive public subsidies (Sen. Pingree).

HEALTH

Children's health - The Children's Health Commission is submitting legislation to increase health coverage to approximately 15,000 children. The program will be called Cub Care.

- an Act to require health insurance coverage for in vitro fertilization (Rep. Jane Saxl).

VIOLENCE AGAINST WOMEN

- an Act to protect victims of domestic abuse from eviction (Rep. Mike Saxl).
- an Act to ensure the participation in court proceedings of victims of violent crime (Rep. Mike Saxl).

RESTORING THE SAFETY NET: THE NEED FOR INCREASING TEMPORARY ASSISTANCE FOR NEEDY FAMILIES (TANF)

What is TANF? Temporary assistance for Needy Families (TANF) is the program that replaced the AFDC program. It provides assistance to families with children where the child is deprived of support because a parent is absent, unemployed or incapacitated. It is now the basic assistance program to prevent destitution among these households.

The maximum monthly TANF payment for a family of two is \$312; for a family of 3 it is \$418.

HISTORY OF AFDC CUTS

AFDC has been cut 5 times since 1991. It is now below the level it was in 1988, without considering inflation:

11/91	12% decrease in standard of need	\$79/month loss to families with earned income or child support
12/92	3.5% decrease in standard of need	\$20/month loss to families with earned income or child support
4/93	4% decrease in max. pay level	\$18/month loss to families with no income except AFDC
8/93	4% decrease in max. pay level	\$17/month loss to families with no income except AFDC
7/94	red. in housing special need from \$75 to \$50	\$25/month loss to families whose rent exceeds 75% of their income

WOMEN AND THE UNEMPLOYMENT COMPENSATION PROGRAM

The Unemployment Insurance (UI) system was established in 1935 and has two primary purposes. The first is to provide partial wage replacement to workers who lose their jobs through no fault of their own and the second is to promote economic stability by maintaining some consumer purchasing power during recessions. Since the labor market in the 1930's typically had a male wage earner the program was designed with that model in mind. The labor market has undergone many changes since the 1930's, including the large number of women now working outside the home for pay. The system's lack of responsiveness to women was clearly illustrated by the experiences of women who responded to a WDI study of AFDC/TANF recipients.

Last session, the legislature passed the Resolve and since September 1997, a Commission to Study the Unemployment Compensation System has been meeting. The legislature recognized that women seemed to experience particular difficulties with the UI program and therefore established a seat on the Commission for someone representing "women's issues". The Governor appointed Laura Fortman, from the Maine Women's Lobby to fill that position.

The two responsibilities of the commission: expanding coverage to more workers and making the trust fund solvent are difficult to achieve however, the Commission has been struggling to accomplish both goals. A report will be released on January 15, 1998. Since women will make up two thirds of all new workers by the year 2000, the recommendations of this Commission should be of particular interest to women.

FREE ADMISSION: SAVE THE DATES!

In Commemoration of the 25th Anniversary of the U.S. Supreme Court's *Roe v. Wade* decision, the Maine Choice Coalition invites you to special showings of

"If These Walls Could Talk"

An HBO-produced film, a trilogy of stories about women confronted with unplanned pregnancies that follows society's changing attitudes towards abortion from the 50's to the 90's. With Demi Moore, Sissy Spacek, Cher, Anne Heche. Directed by Nancy Savoca and Cher. Followed by the screening of "CUREs: Our Community Respects and Protects" and concluded with a panel discussion. Two locations, two dates:

Wed., January 21, 1998, 7:30 pm Railroad Square Cinema, Waterville
Thurs., January 22, 1998, 7:00 pm Luther Bonney Aud., USM Portland

Our deep appreciation to the Railroad Square Cinema for their generous support of this effort, and to the USM Women's Center, co-sponsor of the Portland event. For more information, contact: Susan, (874-1100, ext. 323) or Sally (774-5444) in Portland; Joanne (622-7524, ext. 15), Lucy (623-2661), or Laura (622-0851) in Augusta.

DATES TO REMEMBER:

January 22, 1998: 25th Anniversary of Roe vs. Wade Decision

February 10, 1998: Special Election - Vote NO!

May 14, 1998: 20th Anniversary Celebration of MWL
6-9:00p.m., Radisson Portland



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public policy development and legislative action."*