

Hundreds of thousands in Md. to benefit from health care reform

By Kathleen Westcoat

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Christine Kovach's name did not come up in the debate over health care reform, but she is emblematic of the millions of Americans who will benefit.

Ms. Kovach, a Baltimore resident who owned a hardware store with her husband, couldn't afford health insurance after her husband's death several years ago.

Without insurance, she lived through a medical nightmare. A scratch from a stray cat led to a serious infection, kidney failure, a leg amputation, six weeks in intensive care and hundreds of thousands of dollars in medical debt.

Bankruptcy followed, and Ms. Kovach lost her house. Today, at the age of 62, her meager disability benefits mean she doesn't qualify for any public insurance coverage. She pays out of pocket for medical care and hopes that nothing serious happens before she turns 65 and becomes eligible for Medicare. "I never thought I'd end up like this," she told us. "It's been a strange ride."

Across Maryland, hundreds of thousands of people like Ms. Kovach will see their lives improved, thanks to the newly passed health care reform legislation. As someone who has worked in the trenches of our often dysfunctional health care delivery system, I applaud this important step forward.

An analysis by my nonprofit organization, Baltimore HealthCare Access, finds that more than 624,000 people in Maryland, including about 64,000 in Baltimore City, will now have access to affordable health insurance.

About 309,000 non-elderly, uninsured Marylanders will be able to get health coverage through the planned expansion of Medicaid. We estimate 32,000 of those live in Baltimore City.

And new federal subsidies will allow an estimated 315,300 Marylanders, including more than 32,000 Baltimoreans, to purchase insurance by paying a sliding fee based on their income.

Many of the uninsured had pre-existing medical conditions, meaning insurers would not offer them coverage. That practice will end, thanks to the legislation. Others lack insurance after being laid off and now cannot afford coverage in the open market. And many others work in low-paying jobs -- sometimes two or three jobs -- but have no access to affordable insurance.

Across the state, small businesses will have new options to provide affordable coverage for their employees, which should lead to a healthier work force and less absenteeism.

There will be other benefits.

Maryland's community health clinics will see increased funding. These centers play a critical role providing primary and specialty care to hundreds of thousands of people in low-income communities that do not have an adequate supply of private medical offices.

New provisions regarding loans to medical students will make it easier to develop primary care physicians.

And Maryland hospitals will benefit as many more of their patients will have insurance. Fewer people will come into emergency rooms for treatment that could be better provided -- and for less cost -- in a primary-care setting. These are "frequent fliers" who routinely call 911 to be taken to hospitals for chronic conditions such as asthma, an enormously inefficient use of our health care resources.

The legislation passed by Congress is not perfect. But we should take a moment and realize that it is a profoundly important step forward for hundreds of thousands of people, including Christine Kovach, and will make us a healthier and more financially secure state.

Kathleen Westcoat is president of Baltimore HealthCare Access, a nonprofit organization that works to expand access to health care.

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