

The job of protecting Oregonians' health is not done

BY JANET BAUER
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Take all the people who live in Eugene and Salem, Oregon's second and third largest cities.

Add to that the population of Corvallis, the state's tenth largest city.

What do you get?

You get about the same number of Oregonians — some 380,000 — who are at risk because they don't have health insurance.

Yes, the problem of Oregonians not having health insurance remains significant, even as the state has made a good deal of progress in recent years. The Oregon legislature needs to stay focused on how to close the remaining gaps in health insurance coverage.

Adequate health care is essential for success in school, work and life. Lack of health insurance puts people at risk of poorer health, increases the economic vulnerability of families and adds unnecessary costs to the health system.

The good news is that Oregon made progress in recent years in covering more people. About 190,000 more Oregonians had insurance in 2014 than in 2013, thanks to the expansion of Oregon's Medicaid program — the Oregon Health Plan — and the creation of a private health insurance marketplace.

The bad news is that 10 percent of Oregonians still have no health insurance. And the problem is worse for some groups

of Oregonians.

One of those groups is young adults. One in five Oregonians between the ages of 25 and 34 had no health insurance in 2014, according to recent data from the U.S. Census. Without a regular source of health care, they are likely going without preventive health care, treatment for a sudden illness, an injury or a chronic condition like asthma.

Some communities of color in Oregon also face barriers to health insurance. About one in five Hawaiian and Pacific Islanders, Latinos, and American Indian and Alaska Natives were not insured in 2014. By comparison, only about one in 13 non-Hispanic white Oregonians lacked health insurance.

Young adults and communities of color tend to have lower incomes, which may help explain why they are more likely to lack health insurance. Health insurance is still too expensive for many folks, even though the Affordable Care Act has brought down costs for individuals buying insurance in the marketplace by providing subsidies.

The Oregonians who are most likely to lack health insurance are folks who work for very modest pay. These are lower-income Oregonians who make too much to qualify for the Oregon Health Plan and too little to afford marketplace insurance without straining the family budget. Putting it in dollar terms, a family of three with income between \$28,000 and \$40,000 per year is in this vulnerable group.

Nearly one in four of these lower-income

Oregonians lacked health insurance in 2014.

Compare that with just one in 11 Oregonians with higher incomes who were uninsured that year.

For these modest-income workers, the recently concluded legislative session brought some good news. In the closing moments of the session, the legislature enacted House Bill 4017, calling for the creation of a plan to implement a Basic Health Program in Oregon.

Basic Health is an option for states under the Affordable Care Act and is specifically tailored to cover lower-income people who make too much to qualify for Medicaid. If Oregon designs the program well, Basic Health could be a much better deal for them than marketplace plans. It could cover more services. The coverage could be considerably cheaper. Deductibles and co-pays for seeing a doctor could shrink or disappear. Another great feature of Basic Health is that the federal government would largely pick up the tab.

A well-designed Basic Health Program would be a huge step forward for working Oregonians who today are torn between paying for health insurance and paying for rent, transportation, clothes for the kids or other household necessities.

The lack of health insurance continues to undermine the health and security of many Oregonians. While our state has made great progress in recent years in extending health coverage, there is more to be done. We need to finish the job.

Janet Bauer is a policy analyst with the Oregon Center for Public Policy (www.ocpp.org), a non-partisan, non-profit institute that does in-depth research and analysis on budget, tax and economic issues. The Center's goal is to improve decision making and generate more opportunities for all

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