

## (February 16, 2005) Lipinski Announces Introduction of Legislation to Help the Uninsured

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Congressman Dan Lipinski Unveils Fair Care with Bipartisan Group of Lawmakers at Press Conference Today

WASHINGTON, DC - Today, Congressman Dan Lipinski (D-IL) joined Congressman Mark Kennedy (R-MN) to unveil legislation that would help millions of Americans, who are currently without health insurance, obtain coverage for themselves and their families.

"Uninsured Americans face a crisis that threatens not only their good health, but their financial stability as well," said Lipinski. "More than 45 million Americans - a greater number than the combined populations of Illinois, Wisconsin, Michigan, Ohio and Minnesota - do not have any health insurance."

In 2003, 1.4 million more people lost their insurance as compared to 2002, a troubling continuation of recent trends. Many of these people are uninsured because their employer does not offer health coverage and they lack access to a government health insurance program. Others have lost their jobs and their medical benefits as well.

"It is time for Congress to act to lower the number of uninsured Americans and alleviate their fears of a medical crisis," Congressman Lipinski said. "The Fair Care for the Uninsured Act of 2005 would do just that by creating a tax credit for the purchase of private health insurance."

Fair Care creates a fully refundable tax credit of \$1,000 for an individual or up to \$3,000 per family to buy health insurance. Not only does Fair Care help the uninsured acquire health insurance, but it also empowers recipients to choose the health insurance plan that's right for them.

Giving more individuals an opportunity to purchase health insurance is not only beneficial to them, but it is better for insured Americans as well. Families who cannot afford health insurance often have no other health care option than the hospital emergency room. The cost of an emergency visit is 3-4 times more expensive than the cost of a regular office visit and when the uninsured turn up in the emergency room, they usually cannot pay for the care they receive.

"As a diabetic, I know the importance of utilizing preventive services and getting proper treatment for even minor problems," Congressman Lipinski said. "Unfortunately, most uninsured people delay care for minor problems until they become major ones. In fact, uninsured diabetics are up to eleven times more likely than their insured counterparts to require emergency hospitalization that could have been avoided with proper medication. Ultimately, these costs are paid by taxpayers in the form of higher taxes and the insured in the form of higher premiums. By making health care more affordable for uninsured Americans, we are making it more affordable for everyone."

Some critics have argued that Fair Care interferes with the employer-based health care system. However, under Fair Care, only persons who do not have access to workplace health coverage qualify for the tax credit. Furthermore, the legislation includes worker protections requiring employers to continue their health plans during the first five years after enactment.

H.R. 765 recognizes the importance of the health insurance Safety Nets that already exist in 32 states, such as the Comprehensive Health Insurance Plan (CHIP) in Illinois, for those who are otherwise uninsurable. Fair Care builds upon the success of these programs for older, less healthy Americans by expanding them to all fifty states.

"It's time to do something concrete to improve Americans' access to health care. We cannot afford to wait for the number of uninsured to rise again. Therefore, I call on my colleagues to support this common sense, bipartisan legislation and work to lower the number of uninsured Americans," Congressman Lipinski concluded.