



New MIRC Comment

1 message

Wed, Oct 16, 2013 at
3:10 PM

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Organization Name - Virginia Interfaith Center for Public Policy

Comment - October 15, 2013 Everyone Needs Coverage By Marco A. Grimaldo (testimony provided 10.15.2013) Thank you for the opportunity to speak to you today and for your service on the Medicaid Innovation and Reform Commission. Your work is critically important to the Commonwealth and I appreciate your leadership. My work with the Virginia Interfaith Center for Public Policy takes me to places of worship and faith based organizations throughout the Commonwealth. But this past weekend, I didn't have to go very far to be reminded of the critical role that Medicaid plays in the lives of hard working Americans and struggling families. After Sunday service, at a Baptist church in Richmond, I heard from people anxious to know if they will be able to afford health insurance and two that were especially concerned that they earn too much to get help from Medicaid but not enough to buy insurance themselves. Their stories were deeply moving and I couldn't help but reflect on the Medicaid story in my own life. My father was a diabetic for most of his life beginning at age 13. In 1998 at the age of 56, complications from the diabetes led to a diagnosis of both heart and kidney disease. My father had directed social service programs, community centers and large anti-poverty efforts but soon he was unable to work due to the need for dialysis. He was forced to spend down all of his assets before qualifying for Medicaid and at age 59 he died from kidney failure. That said, when Medicaid coverage became available to him it was a great help to our family and offset many of his costs. (Given some of the discussions in this committee previously about the value of podiatry, I want to note that diabetes led to my father having a partial amputation of his foot and it was his podiatrist that helped identify the problem.) I listened to the debate about Medicaid that took place during the 2013 Virginia General Assembly session and I heard members question the integrity of people on Medicaid as if somehow they had not earned the right to health care. That seems odd to me since Virginia's current Medicaid system benefits only very low-income and disabled persons. Hard working people in low-wage jobs are the ones left behind to fall into the gap. It has been argued that the cost of care for Medicaid eligible people is higher but that is mainly because they only qualify for help when they are already very sick. Imagine how much better off we all would be if we could offer coverage for primary care visits for more low-income people, thus making it more likely that they stay well longer. Imagine how much better off employers would be if workers remained healthier and able to work – even if only in a part-time job. There are sound economic and financial reasons for expanding Medicaid to help more Virginians: 1) Closing the Medicaid gap to insure more people will mean fewer unreimbursed medical expenses at hospitals and other providers. 2) Medicaid coverage will help more people get preventive care. More people will have access to a primary care physician or provider and we will benefit from fewer ER visits and reduce more costly care. 3) It is broadly accepted the expanding Medicaid will help create new jobs in the health care industry. 4) It's paid for. 100% starting Jan. 1, 2014 and the following three years. After that, the federal government will cover no less than 90% of the costs. If for some reason the federal government cannot meet its obligation, Virginia will

not be compelled to continue coverage. I'm sure there are more excellent reasons that could give you and I hope others will raise them. But for me the best reason is that it is simply the right thing to do. At the core of the many faith traditions represented in the Virginia Interfaith Center for Public Policy, is a fundamental respect for human life and dignity. We believe that caring for our neighbors by providing Medicaid is simply the right thing to do. In short, we believe that Everyone Needs Coverage.