

Real Reform in Health Care for all Pennsylvanians

Pennsylvania Access to Basic Care (ABC) Low Cost Health Insurance for PA Adults- SB 1137

Under Governor Rendell's ambitious proposal uninsured adults making less than \$20,800 (\$42,400 for a family of 4) would pay between \$0 and \$50 per month for **full health insurance coverage, including prescriptions**, under the ABC program. Families over 200% of poverty could pay the state's cost of \$311 per adult.

Children are already eligible for the CHIP program. (Call 1-800-464-KIDS to apply.)

Monthly Premiums for Adults Who Participate in CAP

Federal Poverty Level	Single Adult Max. Gross Income	Family of 4 Max. Gross Income	Monthly Premium per Adult Employee
0-150%	\$15,600	\$31,800	\$0
150%-175%	\$18,200	\$37,100	\$40
175%-200%	\$20,800	\$42,400	\$50
200%-300%	\$31,200	\$63,600	\$311

Regulate the Health Insurance Industry – HB 2005

The PA Insurance Department would have increased authority to regulate rates and insurance products.

Insurance companies would not be allowed to disqualify people from insurance due to pre-existing conditions.

They would be restricted in how much money they could take for things other than providing health care. At least 85% of premiums would have to go to providing health care.

Large price spikes in rates and big differences in costs for companies with the same health insurance plan would not be allowed by the Insurance Department.

Financing for Cover All Pennsylvanians

The plan will be financed by the use of surplus funds from the state's MCare fund, which helps Doctor's pay their malpractice insurance. Low wage workers and small employers will also pay an affordable amount of the cost of their ABC coverage. Federal and existing state funds used for the uninsured will also help pay for the ABC and Cover All Kids programs. A tax on tobacco products may also be used to create a funding source for ABC.