

Affordable Health Care for All in Pennsylvania

Cover All Pennsylvanians- Low Cost Health Insurance for all Adults

Under Governor Rendell's ambitious proposal uninsured adults making less than \$31,200 (\$63,600 for a family of 4) would pay between \$10 and \$60 per month for **full health insurance coverage, including prescriptions**, under the CAP program. Families over 300% of poverty could pay the affordable full cost of \$280 per adult.

Small employers will be offered subsidized insurance (at \$130/ month per employee) for their workers, who would also pay between \$10 and \$70 for their insurance. 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
0-100%	\$10,400	\$21,200	\$10
101%-200%	\$20,800	\$42,400	\$40
201%-300%	\$31,200	\$63,600	\$60
Over 300%			\$280

Regulate the Health Insurance Industry

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.

Insurance companies would have to allow families to purchase family coverage for their children up to age 30.

Financing for Cover All Pennsylvanians

The plan will be financed by an increase in tobacco taxes as well as 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 CAP coverage. Federal and existing state funds used for the uninsured will also help pay for the CAP and Cover All Kids programs.