

OTHER NEWS TO NOTE

Calaster's wife testifies in probe of husband, Page 20
Mother speaks against medical insurance gap, Page 22
Bus driver may face charges after messy crash, Page 25

NEW JERSEY



Lisa Youmans, appointed to serve on the health coverage program board, gets some advice from daughter Sarah as she testifies before the Legislative Oversight Committee.

Mom of 2 sick kids urges legislators to amend health insurance reforms

By DONNA LEUSNER

Lisa Youmans knows state health care has taken a major detour.

The 36-year-old Fair Lawn mother has two young children with cystic fibrosis, a genetic lung disease characterized by recurring infections and pneumonia.

That's not the only thing that qualifies her as an expert. Gov. Christie Whitman appointed her a year ago to a state board that oversees six health benefits plans for individuals who buy their own insurance because they don't get it on the job.

Youmans told a Senate legislative oversight committee looking into skyrocketing premiums in the market that there is a gap in coverage for families like hers with high out-of-pocket medication costs for sick children.

Because her ProCare HMO plan only covers 95 percent of the cost of prescription drugs, Youmans has out-of-pocket medication expenses of \$1,000 a month. She said she has creditors calling all the time and her family almost left their home.

"We are in debt up to our ears. We are in hardworking middle-class families, we have been left to fend for ourselves," said Youmans. She recommended the Legislature amend the health insurance reform package to include a co-pay for prescription

drugs or a cap on the maximum amount of copayments families have to pay for prescription drugs.

She cited a number of state programs that are supposed to help middle- and low-income families, but said most either don't apply to young children, had income limits that would not help her family or require filling out complex forms — in some cases 25 pages long — and then waiting for 35 months to find out whether the family qualifies.

"There really is a gap for children with special needs under the age of 18," said Youmans, whose husband sells picture frames and photo albums to professional photographers.

The Youmans are among 22,000 people covered by a program called Health Access, which allows middle-income families to opt state subsidies that make health insurance more affordable.

The Youmans pay \$60 a month for coverage and the state pays the balance of the policy, which costs \$670 a month.

But that program will be unable to aid any more families because it has gotten tied up in the charity care debate in the Legislature.

Whitman had wanted to expand the program to sicker children and their families, but the charity care bill now awaiting an Assembly vote Monday provides only enough money over two years to continue offering subsidies to those already enrolled.

Whitman for now cannot expand the program to enroll 90,000 children in Children First as she wanted. She was called this week due to still controversy in finding the money for the program.

Youmans pointed out it will still not solve her problem of a 50 percent prescription drug co-payment because Children First would use the same health plan the state is currently offering in the business program and in the individual market.

Since the individual health coverage program began in August of 1993, 184,130 people have enrolled through one of 56 insurance companies. Before the reform, only Blue Cross and Blue Shield offered coverage in the individual market.

Legislators and other witnesses questioned why insurance companies that entered the market with low rates enrolled large numbers of people and then raised rates several times.

Kevin O'Leary, executive director of the Individual Health Insurance Board, said the point of having so many companies in the market is so that consumers can shop around and switch companies when the rates are raised too high.

He told legislators he believes reform in the individual market are working. "It's a new market. There are kinks in the road along the way," O'Leary said.