March 17, 2006

Dear Friends,

I welcome the members of the Citizens’ Health Care Working Group to Detroit as part of their fact-finding mission for their report to Congress. Michigan is home to some of the world’s greatest universities and manufacturers. Competing in a global marketplace, we see health care as not only a moral issue but an economic one, too.

I encourage the working group to present a bold and challenging vision on health care to Congress. We need to stop having discussions and start finding solutions. Too many hard working Americans are going without health insurance. There is a great misconception that uninsured Americans are unemployed, but that is simply not the case. More than 80 percent of uninsured Americans are part of working families, and almost half work for small businesses. If we can help small businesses cover their employees, we will have made great progress in covering the uninsured.

I know that the Working Group has heard testimony from Vondie Woodbury, the director of the Muskegon Community Health Project, about an innovative community-based approach to helping small businesses find health care solutions. Last August, Vondie discussed the three-share model, which has been working from California to Arkansas to Maryland and, of course, right here in Michigan. The name “three-share” stems from the program’s payment structure. Premiums are shared between the employer who pays 30 percent, the employee who pays 30 percent, and the community which covers the remaining 40 percent of the cost.

And they have been successful. For example, in Muskegon, the three-share program Access Health has been working with about 400 small businesses to cover some 1,500 uninsured full and part-time employees. Wayne County has operated Health Choice for over a decade and launched a second three-share option, the “Wayne County Four Star Health Program,” last year. Between the two programs, Wayne County will enroll over 5,000 citizens, covering everyone from cab drivers, nail salon technicians, and nursing aides. Kent County, where Grand Rapids is located, began enrolling small businesses and employees in its program in 2002 and hopes to grow to cover 2,500 individuals this year. And Washtenaw County, where a follow-up Working Group meeting will be held, is launching a program and hopes to have at least 200 people enroll in its first year.

I have introduced “three share” legislation with my colleagues Senator Levin and our colleague Senator Blanche Lincoln of Arkansas to encourage the growth of this innovative program. It is part of my larger agenda of making health care more affordable for all Americans. Through greater use of health information technology to promoting generic drugs, we can lower the cost of health care and create a unique, truly American health care system that works for everyone.
Finally and most importantly, I want to thank everyone who has taken time out of their busy schedules to participate in the Working Group’s events in Detroit and Ann Arbor. Providing health care for these families fulfills a moral commitment. No one in America who gets up in the morning and goes to work should go to sleep at night fearful that an illness or injury in the family could wipe out everything they have worked hard for. This is a great nation, and together we can ensure that no American has to go without health care again.

Sincerely,

Debbie Stabenow