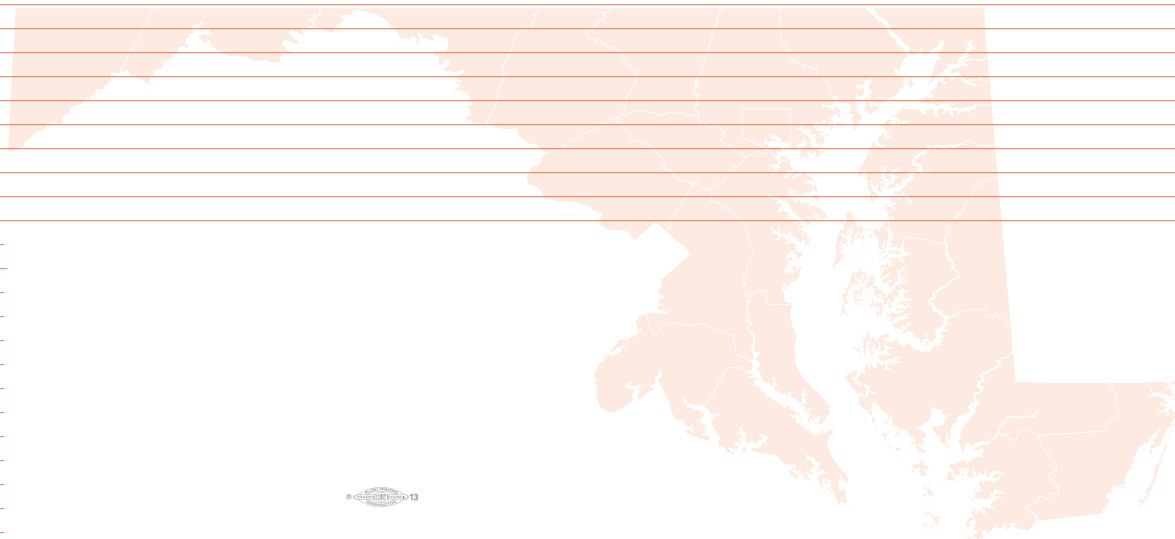
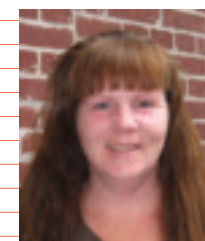
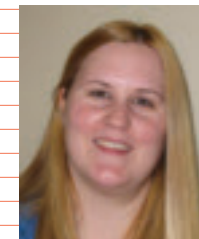
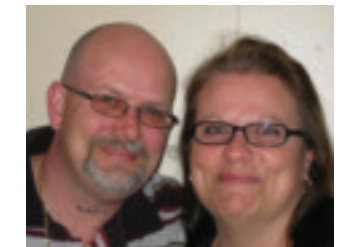
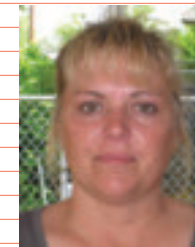


Maryland Citizens' Health Initiative
Health Care for All! Coalition

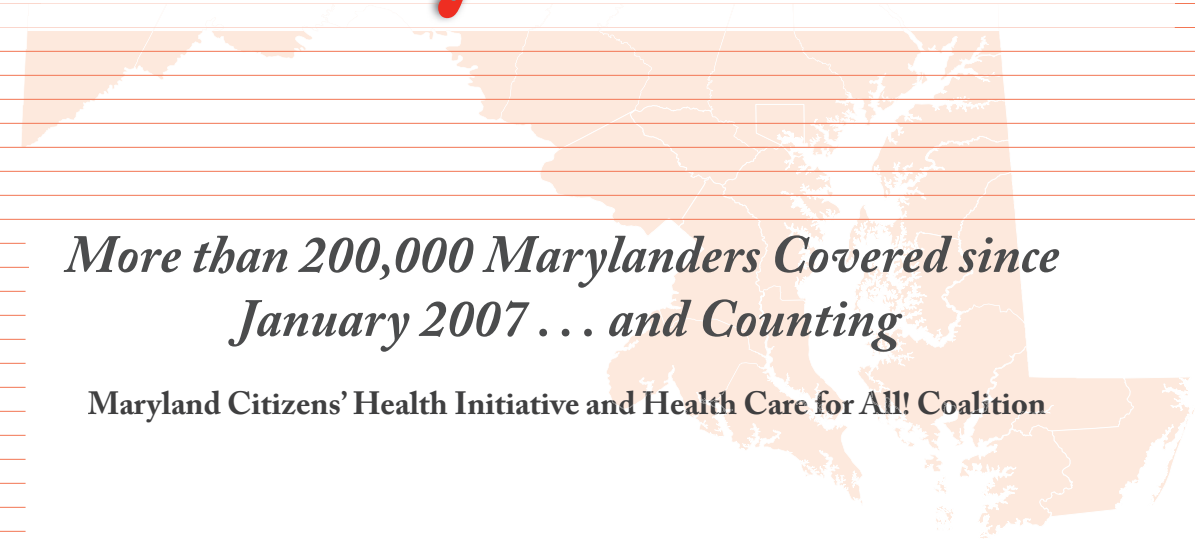
2600 Saint Paul Street
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866-433-8451 (toll free)
www.healthcareforall.com



Faces of Maryland's Newly Insured



Faces of Maryland's Newly Insured



*More than 200,000 Marylanders Covered since
January 2007 . . . and Counting*

Maryland Citizens' Health Initiative and Health Care for All! Coalition



The Health Care for All! Coalition has been working since 1999 to make quality health care affordable and easily accessible to all Marylanders. The Coalition is comprised of over 1,200 business, labor, faith, community, civic and health organizations from across Maryland that have successfully advocated for laws that expanded health care coverage to over 200,000 Marylanders; bringing Maryland from 44th to 16th in the nation for providing affordable health care to low-income adults.

For more information or to join the Health Care for All! Coalition contact us at:

410-235-9000

866-433-8451 (toll free)

www.healthcareforall.com



We engaged a printer for the production of this piece that is 100% wind powered, carbon neutral and is an EPA Green Power Partner and EPA Climate Leader.

FOREWORDS



Dear Friends,

The collection of personal stories you will find in this book serves as a testament to the work we are doing together to make quality, affordable health care accessible for more Marylanders.

Throughout our revolutionary history, Marylanders have responded to adversity by choosing to step up and lead. In tough times, we don't make excuses. We make progress. I am grateful that these individuals have chosen to tell their remarkable stories and allow us all the inspiration of their struggles, their triumphs and most of all, their courage.

Even in tough times, Maryland has become a national leader in health care reform. Together, we have chosen to continue that tradition which dates back to the War of 1812, when the people of Maryland successfully defended the nation, when our federal government could not intervene. Since 2007, long before the passage of federal reform, we have expanded health care to more than 200,000 people who previously had no coverage – including nearly 86,000 children. Working together with the Maryland General Assembly, we have closed the Medicare Donut Hole to help Maryland seniors afford prescription drugs two years before Congress acted to do the same for all American seniors. With electronic health records, innovative programs like the Health Insurance Partnership, which expands coverage to small business employees and their families, and the Deamonte Driver Project, which expands access to vital dental benefits to more Maryland children, we are leading the way to ensure access to care for all of our families.

Now, with the passage of national health care reform, we begin a new chapter in our nation's history – controlling the rising cost of health care, improving the ability of all Americans to take their children to a doctor, and putting the American people back in control of health care decisions. Through the Health Care Reform Coordinating Council, led by Lt. Governor Anthony Brown and Maryland Department of Health and Mental Hygiene Secretary John Colmers, we are working to implement these policies in our State for a smooth transition to the new federal reforms.

Though we have made vital progress in expanding health care for more of Maryland's families and children, there is still much more to be done.

I am proud to work with Vinny DeMarco and the entire Health Care for All! Coalition to continue to provide more Marylanders with access to the health care they deserve.

Martin O'Malley
Governor



Dear Friends,

There is no better way to communicate the importance of quality, affordable health care than to read firsthand stories about the important impact health care makes on the lives of our neighbors. This collection of stories gives all of us important insight into why access to health care is so important for every Marylander.

Health care is not a luxury or a privilege for those who can afford to pay. We are home to the world-renowned Johns Hopkins Hospital and National Institutes of Health, and yet, in 2007, there were 750,000 Marylanders without access to medical services.

Working together with my colleagues in the Maryland House of Delegates, the Maryland Senate and Governor O'Malley, we have been able to extend health care coverage to over 200,000 of our neighbors, including 86,000 Maryland children. From Western Maryland to Baltimore City to Montgomery County, there are Marylanders who have relied on The Working Families and Small Business Health Coverage Act of 2007 to get important medical care for their families. We have maintained that commitment through the toughest of economic times, as many families struggle to make ends meet.

As a result of the coalition building and advocacy of the Health Care for All! Coalition, led by Vinny DeMarco, Maryland is a national leader in providing health care access to lower income adults – moving from 44th in the nation in 2006 to 16th in the country in 2009.

Enjoy this collection and use it as inspiration to continue improving health care access across the State of Maryland. The stories are truly motivating and remind us all of the importance of working together to improve our great State.

Michael E. Busch
Speaker, Maryland House of Delegates



Friends –

Universal access to high quality, affordable health care is both a practical necessity for our nation and a moral imperative.

*Faces of Maryland's Newly Insured reminds us that our movement toward health care for all is driven by something more profound than the supporting evidence and statistics. As a great nation – and as individuals – we must be unafraid to confront a very basic moral question: **"Can we fail to care for those in need and still retain our self-respect?"***

Following the devastation of Hurricane Katrina, I challenged our nation with these words: "We cannot allow history to say of our time and place that the difference between those who lived and those who died was their poverty, their age or the color of their skin."

It is this same challenge, I suggest, that has strengthened our determination during the long national struggle toward universal care.

We have been thoroughly educated about the widespread – and preventable – suffering that plagues tens of thousands of men, women and children in our country. For some time, now, the Institute of Medicine has informed us that, each year, at least 18,000 Americans die because they lack the affordable health insurance that could have allowed them to survive.

Harvard University research has concluded that the national death toll from lack of health insurance is even more appalling – perhaps as high as 45,000 annually.

We must do better than this. We must do better because we Americans are a better people than this.

In Maryland, and throughout America, too many men, women and children are dying needlessly before their time. That is why I commend Governor O'Malley, our Maryland Legislature and all who support organizations like "Health Care for ALL!" for the national leadership that they have shown.

Now, we all must keep working until universal access to care is a reality for every person in our great nation. Now, we must all be about the work of enrolling our neighbors and implementing federal health care reform here in our State.

I am deeply gratified to be working with you toward that noble end.

Sincerely,

*Congressman Elijah Cummings
U.S. House of Representatives*



Dear Friends,

*In reading the collection of personal stories in this book, I could not help but think of the following famous quote from Charles Dickens' *A Tale of Two Cities*:*

"It was the best of times, it was the worst of times...it was the season of Light, it was the season of Darkness ..."

More than 150 years after Charles Dickens wrote those famous words, his observations about London and Paris in the era of the French Revolution seem even more apt in describing present-day access to health care services in America, or, perhaps more accurately, two Americas – one in which those with insurance coverage enjoy the world's most advanced health care, one in which the un- and under-insured do without even the most basic health care.

Simply put, how can the wealthiest nation the world has ever known not find a way to ensure that everyone has access to quality, affordable health care? At a time when an estimated 46 million Americans have no health insurance, the personal stories of individual Marylanders from all walks of life who faced imposing, nearly impossible, hurdles in obtaining health care contained in this book touch the heart and soul of all of us. Their stories, at once heartbreaking and heart-warming, provide inspiration and hope for the future.

Efforts to reduce the numbers of under- and uninsured have long been underway in Maryland. The State of Maryland should be applauded for moving aggressively to expand Medicaid eligibility to more of its neediest citizens. CareFirst BlueCross BlueShield takes pride in aiding the State to help low-income seniors close the gap in coverage in the Medicare Part D prescription drug program known as the "Donut Hole."

Now, while we continue to face significant challenges, the passage of landmark federal health care reform offers renewed optimism that we may be entering a "season of Light" in addressing the health care needs of all of Maryland citizens. We commend the Health Care for All! Coalition for bringing us the real life stories of Marylanders in their quest for good health.

A handwritten signature in dark ink, reading "Chet E. Burrell".

*Chet Burrell
President and Chief Executive Officer
CareFirst BlueCross BlueShield*

INTRODUCTION

Health Care Success in Maryland Since January 2007

- Under the leadership of Governor Martin O'Malley, Lt. Governor Anthony Brown, and the Maryland General Assembly, Maryland has gone from 44th to 16th in the nation in providing health care coverage to low-income adults and has expanded health care coverage to over 200,000 parents, children, and seniors.
- The Governor's Working Families and Small Business Health Coverage Act of 2007 provided health care coverage to over 65,000 uninsured Maryland parents and caregivers, many of whom would have otherwise had to use hospital emergency rooms for their health care needs. This in turn would increase what we all pay in higher premiums for uncompensated hospital care.
- The Governor's Working Families and Small Business Health Coverage Act of 2007 also provided substantial grants to over 200 Maryland small businesses that had previously been unable to provide health care for their employees.
- Funding for the Governor's Working Families and Small Business Health Coverage Act of 2007 was made possible by a one-dollar per pack increase in the state cigarette tax. This reduced the number of packs of cigarettes sold in Maryland by 74 million (and thereby saving thousands of lives from the horrors of tobacco caused illness and death) and raised an additional \$144 million per year. This revenue is almost identical to the state's cost for the health care expansion.
- The O'Malley/Brown Administration has worked with the General Assembly and health care advocacy groups to locate and enroll over 85,000 children who are eligible for state health care coverage. New effective outreach and enrollment strategies include the Kids First Act, the Foster Kids Act, as well as reaching out to Medicaid eligible children in Baltimore City through the school

lunch program – all of these inventive laws have aided in the exceptional enrollment of Maryland’s children. The Administration has also worked to make sure that these children have proper dental care to avoid another tragedy like the death of young Deamonte Driver.

- The Governor and General Assembly enacted legislation that increased the age limit from 18 to 25 for young people to stay on their parents’ health care plans. This allows thousands of Maryland’s young adults to keep health care coverage while they are students or look for jobs that offer health insurance.
- The Governor and General Assembly, with substantial assistance from CareFirst BlueCross BlueShield, enacted legislation that closes the prescription drug “donut hole” for many Maryland seniors by covering more of their prescription drug costs. To date, over 23,000 seniors have enrolled and benefited from this legislation.
- The Governor and General Assembly enacted legislation to reduce the burden of hospital debt.

Legislation that expanded health care access to poor important to area residents

KEVIN SPRADLIN
Times-News Staff Writer

GRANTSVILLE – Nearly a dozen health officials from Allegany and Garrett counties gathered Monday morning to celebrate the impact of legislation passed two years ago that expanded health care access to the poor.

Crystal Moon didn't care necessarily how it happened, but was thankful just the same that Sen. George Edwards and Delegate Wendell Beitzel supported the Governor's Working Families and Small Business Health Care Coverage Act. That's because her life depended on it.

The Oakland resident and Garrett College student wasn't feeling well and thought she had the H1N1 virus. Instead of going home to sleep it off, however, the married mother of two went to the doctor's office.

Moon was diagnosed with a blood clot, which can cause severe breathing difficulties and even death.

"If I wouldn't have had the insurance, I would have went home and went to bed and not woke up," Moon told Vincent DeMarco, president of Maryland Citizens' Health Initiative, at the Grantsville Community Outreach Center on Hershberger Lane.

Moon said when she dialed the 211 health and human services resource line and applied for health coverage for her son, now age 15, she learned she and her husband, James, also were eligible for coverage because their combined income was equal to or less than 116 percent of the poverty threshold.

Health officials claimed that 1,798 Allegany County residents and another 993 in Garrett

County have secured access to health care because of the expanded coverage, passed into law during the November 2007 special legislative session. Rodney Glotfelty, Garrett County health officer, said the bill has "meant a lot" to the area.

"It's made a difference," Glotfelty said, "It was very important. A lot more people have access to health care."

DeMarco said the legislation helped Maryland jump to No. 16 from No. 44 among states providing health care coverage to adults. Across Maryland, he said, more than 100,000 people have used the law to gain access to health care.

Beitzel and Edwards both lauded DeMarco's efforts. Beitzel, however, acknowledged the philosophical struggle he had before he agreed to support the bill.

"Socialized medicine aspect versus the free economy," Beitzel said is how he approached the situation. "I kind of wrestled."

But when he realized that the majority of small business-employed workers didn't have health care, he was moved to support the bill.

"That's really the backbone of our economy," Beitzel said. "It seemed to be the proper thing to do."

An element of Senate Bill 6 that has not yet been implemented would provide expanded health care coverage for adults who earn more than 116 percent of the poverty threshold. Budget considerations have prevented that part of the law from being realized, DeMarco said.

"We're hoping in the next couple of years, we'll get that revved up," he said.

