## Future of Private Option health care is uncertain

## Lawsuit, legislation could end state's Medicaid expansion

BY KAREN DIPIPPA AND PATRICK GALLAHER

ince the advent of Arkansas' implementation of the Affordable Care Act two years ago, a significant momentum has been created by the enrollment of those eligible for both the Private Option, under Medicaid expansion and the Healthcare Marketplace.

Nevertheless, the 90th General Assembly created questions concerning the future of health care in Arkansas — questions to be resolved by the newly created Legislative Task Force by the end of 2016.

The Private Option has had a great impact on health care in the state. The Private Option is the Arkansas version of Medicaid expansion and provides funding for insurance for those with annual earnings less than 138 percent of the Federal Poverty Level. Immediately before enrollment opened in 2014, state officials estimated that as many as 225,000 were eligible. During the first six months of its

operation, 155,567 people signed up. In figures released on June 1, 2015, 234,791 Arkansans have enrolled in the Private Option. This has had a profound impact, creating jobs and improving health care operations. Costs of the program are running under projections and beating the budget caps set.

For those earning more than 138 percent of the federal poverty level but without employer-provided health insurance, the Arkansas Healthcare Marketplace through HealthCare.gov has given the opportunity to purchase coverage. By the end of the open enrollment period on Feb. 22, 2015, 65,684 Arkansas residents had signed up for health insurance. Thus, with the Private Option and the Marketplace combined, more than 300,000 Arkansans now have insurance.

Two issues threaten these accomplishments. First, the U.S. Supreme Court will soon rule on King v. Burwell. If the plaintiffs win, those covered through the Healthcare Marketplace will no longer receive federal subsidies to help pay the cost of their insurance. To correct this challenge, the state legislature must construct a state-run insurance exchange (the current Marketplace is a federal-state hybrid). An adverse decision



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in Burwell is likely to cause many of those enrolled to stop participating in their plans because they will become too expensive without government subsidy.

The second issue is the Private Option. Our legislature passed a law ending the Private Option on Dec. 31, 2016. The Legislative Task Force has been charged with coming up with a replacement. The governor has expressed interest in continu-

ing some form of Medicaid expansion. But legislators are split on the issue: some preferring our present arrangement, some wanting a modified plan, and some wanting to end expansion in any form.

Aside from the cost burden to the state economy if the expansion is ended, the greater argument to maintain expansion is that it is the right and moral position. Access to basic health care is a tenet of Catholic Social Teaching. While we are a nation with the best medical technology in the world, our health costs and fatality rates are higher than many other developed nations. Our faith requires that we continue expanding health care access and reform out of respect for the dignity of the human person.

At the Catholic Charities of Arkansas Westside Free Medical Clinic, the patient base has experienced a demographic shift. As patients obtained Private Option coverage, they left the WSFMC. Those patients are being replaced by new patients - people not eligible for the Private Option, principally immigrants present in this country without authority from the federal government. Even with coverage, many health needs go unmet: access to dental health, pharmaceutical coverage and access to medical specialists.

The bottom line: changes through mandated insurance under the Affordable Care Act have not resolved all of the challenges. Further, litigation and legislation prevent a clear view of the future. We must continue to participate in our political process to urge our elected representatives to make health care accessible to the entire population of our state.

## 'Choose Life' boosts birth mother care

ne of the biggest sources of community support to Catholic Adoption Services are through the sale of the state-issued Choose Life specialty license plates.

Funds generated by the sale of the Choose Life plate provide grants to agencies that work with pregnant women making a plan for adoption. All the agencies that apply must meet certain requirements and agree to use the funds as stipulated by the grant.

As a grant recipient, Catholic Adoption Services is required to use 60 percent of the funds received to assist birth mothers during their pregnancy and to care for the infants awaiting adoption.

These resources support and improve the lives of our most vulnerable clients. In a recent case, the Choose Life License Plate grant money permitted the adoption agency to help a pregnant woman facing a number of difficult medical issues not fully covered by her health insurance. The grant funds allowed her to receive better, more specialized medical care. In another instance, the money paid for dental work for a birth mother who was in pain from multiple broken teeth and dental decay. She was then able to have a healthier pregnancy free of dental discomfort and infection. In the past, the grant has helped birth mothers experienc-



ing financial need to buy maternity clothes and healthy food and to defray the costs of some housing expenses.

While Catholic Adoption Services usually only assists with the adoption of newborns, on the rare occasions when a mother places a slightly older child, the agency is able to use the funds to buy larger car seats and clothes for the older baby.

"We are truly grateful for the help we are able to offer to clients because of the Choose Life License Plate Grant," director Antje Harris said.

The 40 percent remainder of the grant is used for advertising and training. This allows the placing of advertising to support adoption in a number of forums, including *Arkansas Catholic*. The agency also worked with other grant recipients

to fund a television advertising campaign through Arkansas Right to Life that promoted adoption and encouraged positive attitudes about birth parents and adoptees. The advertising advocated the positive impact adoption has in people's lives and promotes prolife choices.

The Arkansas Right to Life website at artl.org has more information on the license plates and other pro-life efforts in the state. To obtain a Choose Life license plate, request one when renewing tags or vehicle licenses at the state's Revenue Office. The cost is an additional \$35 for the license and \$25 of that fee can be counted as a tax-deductible donation.

For further information or questions about the license plate, contact Arkansas Right to Life at (501) 663-4237 or artl4237@artl.org.

## **CCHD** works in Arkansas

Anti-poverty work in the Diocese of Little Rock is accomplished through the Catholic Campaign for Human Development.

Twenty-five percent of the November collection stays in the diocese, and Catholic Charities make grants to applicants in Arkansas.

While the local grants are offered for the purpose of eliminating poverty, the uses of the funds vary wide-

ly. One of last year's grantees was the Yellville Food Pantry, located in rural Marion County and one of the only places where people in that community could go to meet the challenges of food insecurity.

The Arkansas Coalition Against the Death Penalty was another grantee. The organization works directly to preserve the sanctity of life in this state, serving a population that is almost exclusively poor.

At the other end of life's spectrum, Heart to Heart in Fort Smith and Birthright in Little Rock are grantee agencies that

help women find life-affirming solutions to their challenges during pregnancy. Another anti-poverty grantee receiving funds last year was Reachout to Little Rock Homeless. Lastly, CCHD funds were employed to support the Catholic Charities Summer Institute, a program

that develops Catholic high school leaders in the diocese by teaching and giving experiences in Catholic social doctrine.

Catholic Charities gives wide latitude to grantees in the use of the funds. The Yellville Food Pantry needed some repair work on its equipment. Heart to Heart used its grant to print brochures in Spanish to better serve its clients. The grant to the Catholic Charities Summer Institute helps cover the transportation costs for the annual event held at St. John Center in Little Rock.

Organizations may apply for the grants up to \$2,000, beginning in January. The application deadline is May 31. Applications can be filled out at dolr.org/ catholic-charities/cchd/grant.