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February 7, 2008

### **John Watkins Talks About Health Care**

I want to focus today on what I think is one of the most pressing problems in Virginia, and indeed, in this country — health care. The purpose of Senate Bill 578, my “VirginiaShare” legislation, is to meet the growing need of providing health insurance access to a growing segment of the population who can’t afford health insurance or even find health insurance. The bill I am proposing jointly with Senator Dick Saslaw will attempt to respond to this need. Senator Saslaw and I are both small business people, and we have seen up close the issues for employers and employees in dealing with health insurance and its rising cost.

VirginiaShare would make eligible for participation in the program people whose incomes are 200 percent of the federal poverty level or less, and are working at least 30 hours per week. The employers involved would be those with 2-50 employees, which keeps the program from being dominated by big business. The businesses would also have to be small businesses that cannot afford to offer health insurance.

The idea behind this legislation is that the state, the employer and the employee would **each** pay one-third of the monthly premium. The state’s exposure would be capped at \$75 per month. Put together in this fashion, the expectation would be that the program can potentially provide coverage for up to 5,000 people.

The VirginiaShare Health Insurance Program would be overseen by a board chaired by the Secretary of Health and Human Resources. This board would determine the scope of the plan, the appropriate deductible and co-pay and the maximum cap for VirginiaShare. The program would then purchase the plans in the private sector market, and keep the state out of the insurance side of the business.

The benefits of the plan would be derived from the fact that it would provide access for more citizens to obtain ongoing wellness health care. In other words, many normal, but potentially lifesaving tests, such as checkups, testing for high blood pressure, cholesterol, and various forms of cancer, would be available for Virginians who would otherwise be uninsured.

Over the long term, this should benefit the state through reductions in the use of Medicaid as the insurance of last resort. As a small business person, I feel it is appropriate and timely for us to look at other options of providing access to health insurance to the otherwise uninsured. VirginiaShare is an attempt to help working people avoid welfare because they need health care.

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