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Low-cost health plan available to Miami-Dade residents

BY WILMA HERNANDEZ

whernandez@MiamiHerald.com

Miami-Dade residents who don't have health insurance can sign up for a new plan aimed at helping the estimated 600,000 uninsured in the county.

Called Miami-Dade Blue, the program went into effect July 1. It's a joint venture between the county and Blue Cross and Blue Shield of Florida and is designed with low premiums and low co-pays.

"For many people, this might be the first time they ever access care," said Penny Shaffer, an executive for Blue Cross and Blue Shield of Florida, who spoke at a recent town hall meeting organized by County Commissioner Dorrin D. Rolle.

Miami-Dade officials estimate there are 600,000 uninsured people countywide. Of those, 80 percent work but cannot afford health coverage.

The plan is open to individuals under 65, regardless of income.

The plan operates like a preferred provider organization: Patients see a doctor in the network and can go to one of seven hospitals or 20 community clinics. Participating hospitals include the three Jackson facilities; Tenet's Palmetto General, Hialeah and Coral Gables hospitals; and Baptist's Homestead Hospital.

After a deductible of \$250, the plan pays 90 percent of in-network hospital costs and 100 percent of in-network lab tests. Generic drugs are available for a \$10 co-payment; the plan does not include branded prescription drugs.

Depending on age and gender, individuals can expect to pay between \$70 and \$300 a month for coverage, which includes regular check-ups, pharmacy, labs, emergency room visits, basic dental care and hospital coverage. For an additional \$113.52 per month, a pregnant woman can have maternity coverage.

"It targets low-income, working class and young professionals out of college who think they are young enough that they don't need health insurance," said Janet Perkins, executive director for the Office of Countywide Healthcare Planning.

No referral is needed to see a specialist. The plan has an out-of-pocket annual limit of \$2,500 a year and a lifetime benefit of \$5 million.

Despite the relatively low premiums, some still find the plan unsuited for their wallets.

North Miami resident Sandi Moreno, 19, a student, said her parents who both work cannot spend \$71 a month on a health plan for her. "They found the price too high."

Moreno added she has not had insurance since she arrived from Honduras three years ago, but she has been lucky to not need a doctor.

"I haven't needed it, thank God, but we are humans and we might need it some day," Moreno said.

For James Hampton, 54, a student in a welding class, health insurance is not something he can afford at the moment. His monthly fee was quoted as \$216, four dollars more than what he gets every other week from unemployment.

"I can't afford it. I'm living on \$212 every two weeks. I've got to get me some work, hopefully at the stadium," said Hampton, who has been jobless for seven months.

Finance experts say what might keep people from getting health coverage could be their mindset rather than ability to budget it.

"A lot of people don't realize the importance of health insurance -- it keeps you out of bankruptcy," said Helen K. Simon, a finance professor at Florida International University.

"When a lot of them can buy expensive clothes, but don't have health insurance, that tells me something -- that possibly their priorities are not in the right place."

County Commissioner Joe A. Martinez has been one of the architects behind the program. He said his vision was sparked by what he witnessed when he was a police officer.

"Emergency rooms were filled with patients whose minor cold had turned into pneumonia, or a stomach ache had turned into an ulcer that if treated earlier would not have occurred," he said.

An obstacle the county faced was bargaining prices with hospitals and healthcare providers, Martinez said. The program has about 1,500 doctors in the network, with most of them agreeing to take about \$50 for a basic office visit, which is the amount the plan will pay. Specialists will cost more.

"I'm a firm believer that a healthy community is a productive community," Martinez said.