

PENNSYLVANIA HEALTH LAW PROJECT

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Via first-class mail & electronic mail
October 27, 2010

The Honorable Edward G. Rendell
225 Main Capitol Building
Harrisburg, Pennsylvania 17120

Re: **PA Fair Care**

Dear Governor Rendell,

We write to suggest how the Commonwealth can better advertise PA Fair Care, the high risk pool plan for uninsured adults with pre-existing conditions. An early manifestation of federal Health Care Reform, Pennsylvania's high risk pool has the potential to meet a real need. The Commonwealth has clearly invested much time and energy in creating a robust and affordable program that helps the uninsured. Our concern, however, is that the strengths of this program could be undermined by inadequate outreach.

Running radio and internet advertisements, as the Insurance Department has done in mid-state areas, is an excellent outreach method, though we strongly encourage the Commonwealth to expand this outreach to Philadelphia and Pittsburgh. Racial minorities are disproportionately uninsured, and Pennsylvania's racial minorities predominately reside in and around its major cities. In addition to running ads in these markets in general, we suggest that you consider Spanish-language radio ads, which offer tremendous value in terms of reaching high numbers of the uninsured at low costs. Profiles of the adultBasic program show that minority groups are underrepresented in that similar program. Only 6.22% of adultBasic recipients are African American, and only 1.85% of adultBasic recipients are Hispanic. Survey after survey has shown that Hispanics are among the most uninsured populations. These participation rates are cause for concern, a concern we know you and your Administration share. Not advertising PA Fair Care in the parts of the state with the highest percentage of people of color would contribute to this inequitable distribution of benefits.

Another logical target for PA Fair Care outreach is the extraordinary waiting list for the adultBasic insurance program, which like PA Fair Care has a six month "go bare" requirement. The Insurance Department sent information about PA Fair Care to those for whom it had email addresses, but this reached a mere 40,000 of the nearly 400,000 individuals on the adultBasic waiting list. Considering the importance of this \$160 million program, the Commonwealth

should also mail at least a post card notification of PA Fair Care to *everyone* on the adultBasic waiting list.

We offer two additional inexpensive outreach methods as ways to ensure that uninsured Pennsylvanians fully realize PA Fair Care's potential. The Insurance Department could target outreach to disease-specific associations and support groups, such as the MS Society and American Diabetes Association. It could also include PA Fair Care information on all adultBasic notices, including wait list letters.

Relatedly, we applaud the Commonwealth for offering language interpretation services to Fair Care applicants. Notice of the availability of these services, however, is not apparent on the homepage of PA Fair Care. We encourage the Commonwealth to add a sentence in Spanish and other common languages at the bottom of the www.PAFairCare.com website informing limited English proficient visitors that interpretation services are available.

Thank you very much for considering our suggestions. We would welcome the opportunity to discuss them at greater length with your staff. You can reach us by contacting Laval Miller Wilson at (215) 625-3990 ext 106 or at LMillerWilson@phlp.org, or by contacting Richard P. Weishaupt at (215) 981-3773 or at rweishaupt@clsphila.org.

Sincerely,



Laval Miller-Wilson, Executive Director
Pennsylvania Health Law Project



Richard Weishaupt, Senior Attorney
Community Legal Services, Inc.

Cc: Robert Pratter, Acting Insurance Commissioner
Honorable Donna Cooper, Secretary of Planning and Policy
Ann Torregrossa, Director, Governor's Office of Health Care Reform