

EDITOR'S NOTE: Senator Cardin writes periodic columns for Maryland publications. The following column about the need to enact health care reform may be of interest to your readers. Please contact Susan Sullam at susan_sullam@cardin.senate.gov if you have any questions.

PRECEDE: Senator Cardin is a member of five Senate committees: Foreign Relations, Judiciary, Environment and Public Works, Budget, and Small Business and Entrepreneurship. His web site is: cardin.senate.gov. He also can be found at YouTube.com/SenatorCardin

WE HAVE A HISTORIC OPPORTUNITY TO ENACT HEALTH CARE REFORM

By U.S. Senator Benjamin L. Cardin

Access to affordable, quality health care should be a right of all Americans. Yet today, millions of middle-class Americans are at risk as they face skyrocketing health care premiums, pre-existing condition exclusions, and limits on their future coverage.

In the coming weeks, the Senate will be debating and voting on the *Patient Protection and Affordable Care Act*, legislation that addresses the problems of affordability and access in a fiscally responsible way. In addition to expanding health coverage to 98 percent of all Americans, including seniors, the Congressional Budget Office also has reported that the Senate bill cuts the deficit by \$130 billion over the first 10 years.

Escalating health care costs threaten every American family. In 1996, the average cost of a health care policy for a Maryland family was approximately \$6,000; in 2006 that cost had risen to nearly \$12,000 and by 2016 the same insurance policy is expected to increase to almost \$24,000 – a whopping 109 percent increase from 2006. By 2016, health care insurance premiums will consume 32.2 percent of projected Maryland median family income.

I recently met with Cynthia and Eric Cathcart from suburban Maryland about their desperate need for affordable health insurance. Their story is not unique – it mirrors the experiences of millions of Americans who have a pre-existing condition, are self employed or work for a small company.

Cynthia is a piano teacher and Eric runs an events planning business. Ten years ago, Cynthia left a full-time job, but she kept her health insurance coverage until the premiums rose to a whopping \$1,200 a month. Because of pre-existing conditions, they found they could only afford to insure their family if they purchased two separate health care policies, one for Cynthia and their children and one for Eric. Today, they are paying \$600 a month in premiums for a policy with a \$10,000 deductible.

Eric and Cynthia summed up their current situation when they said: “We seem to be living in a country that is divided into two groups -- those who have health care and those

who do not.” They are right and that’s why we need to enact health care reform so that all Americans will have access to affordable, quality care.

Middle-class Americans are particularly vulnerable. Today, health care costs are rising three times faster than wages, eating away the paychecks of millions of Americans. A stunning 72 million Americans are struggling to pay health care bills, and 62 percent of all bankruptcies in 2007 were linked to medical bills.

What happened to Cynthia and Eric could happen to any American, particularly if they lose a job, become too sick to work or find that they are classified as having a “pre-existing” condition. We have a historic opportunity to do something about the plight of millions of Americans who live in fear that an illness or an accident will leave them financially destitute. We need to enact health care reform that will provide all Americans with access to affordable, quality health care.

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