

D.C. Council
Committee on Health - May 13, 2013
Round Table on Health Benefit Exchange
Chair Yvette Alexander
by Susan A. Walker, MSW, LICSW, LCSW
Speaking on behalf of the D.C. Coalition on Long Term Care

Chair Alexander, thank you for this opportunity to speak in support of the Health Benefit Exchange.

My name is Susan Walker; I am a retired home health care/medical social worker and now a volunteer consumer advocate with the D.C. Coalition on Long Term Care.

I would like to start by giving a brief final report on the Health Benefit Exchange's work group process. There have been 15 work groups and I have attended 10 of them as a consumer member. All the work groups completed their work as of May 9, 2013. In my opinion, it was a successful process, because so many people took part and honestly exchanged ideas and positions. It was encouraging to see how many people were interested in the outcomes of the groups and how much time they dedicated to attending and participating on behalf of the Health Benefit Exchange. Everyone, consumer advocates, providers and insurance companies, represented their point of view and yet in most of policy issues consensus was reached except on a few issues. Those issues were decided by the Exchange Board's Work Groups or Committees. All the recommendations by the Working Groups were uniquely tailored to the D.C. Community that will be served. They have been voted on by the Health Exchange Board to become policy.

.My main reason for testifying today is to talk about what I think the Health Benefit Exchange will do for low-income D.C. workers. The D.C. Coalition on Long Term Care's mission has been to assist the D.C. Government in developing a continuum of long-term care settings for low-income D.C. residents with chronic health care needs. It was through these efforts that the Coalition became aware of the plight of the health care workers in low wage jobs who

themselves lack health care. The wage issue was addressed by this Committee's periodic wage increases for Medicaid-funded workers and then by the enactment of the Living

Wage legislation. The availability of affordable health care for the workers will be addressed by the Health Benefit Exchange. It has seemed ironic to the Coalition that the workers who care for our seniors and disabled were not be covered by health insurance. It is our firm belief that the D.C. Health Benefit Exchange will finally fulfill this goal for those workers who do not qualify for Medicaid or the Alliance. For twelve years as a board member of Home Care Partners (HCP), a non-profit home care agency providing care for low income seniors and person's with disabilities , I have learned how difficult it is to obtain affordable, quality health insurance through the current insurance market for this wage level worker.

HCP has close to 200 home care aides who provide 191,467 hours of care to approximately 1000 people to help them remain in their homes and age in place Without the services of HCP, many of their clients would have had to go to nursing homes and have cost the city many times more than home care costs. HCP is able to provide this quality affordable care through a contact with the D.C. Office on Aging and D. C. Adult Protective Services. In turn HCP aides are paid a living wage of \$12.50 per hour (the District's living wage) and many earn more due to their length of service. HCP also provides personal leave days each year, as well as overtime pay, both a rarity for this type of agency. For many years, HCP has also tried to provide affordable, quality health care as well for its staff, but it has been difficult. HCP insurance rates are high be cause it has a mostly female staff, an older staff, and they work in a high-risk industry. It is this reality of how difficult it is to provide this level of employee affordable health care that has made the D. C. Coalition realize that there needs to be another alternative for hard working, low wage employees and has caused us to support the DC Health Benefit Exchange.

We respectively urge the Committee to support the exchange so these DC residents will finally be insured.