

Grass-roots group mobilizes for Healthy Howard

Organization also wants lower bank interest on borrowing

By Larry Carson, The Baltimore Sun

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A grass-roots, faith-based Howard County coalition is mobilizing supporters for a door-knocking campaign to find more people who are eligible for health care under the county's Healthy Howard plan.

The group, called People Acting Together in Howard, or PATH, has also won a promise from County Executive Ken Ulman to push for lower-interest borrowing rates for consumers by moving public monies out of banks that charge high rates.

Maryland's ceiling for credit card interest is 24 percent, Ulman said, but the group said banks often raise interest to 30 percent, even on people who have never been late with a payment. PATH is aiming for a 10 percent maximum rate in a campaign called "10 percent is enough." The non-partisan group, made up of 16 congregations, is an affiliate of the Industrial Areas Foundation, the nation's oldest community organizing group founded by the late Saul Alinsky, and has been operating in the county for several years.

About 150 members from a series of county churches, the Dar-al Taqua Mosque in Ellicott City, and several mobile home park residents met Wednesday night at St. Mark's Episcopal Church in Highland to sing and push their agenda. Ulman attended, along with Del. Elizabeth Bobo, who is chairwoman of the Howard delegation to the House of Delegates, and county health officer Dr. Peter Beilenson. Del. Guy Guzzone also attended.

"It's not right that anyone does not have health care," said the Rev. Carletta Allen of Locust United Methodist Church in Simpsonville. "We can help with that. We can knock on doors."

Guy Moody of St. John United Methodist Presbyterian Church in Columbia said Beilenson helped arrange a \$50,000 Annie E. Casey Foundation grant. The money is paying for the door-knocking campaign, including coordinator Jessica Jones, who is working toward a goal of knocking on 4,000 doors by Labor Day to find more people who may be eligible for Healthy Howard, but who don't know about the program.

Healthy Howard is not insurance, but offers comprehensive health care at low monthly rates, plus preventive care through the use of health coaches to county residents earning too much money for Medicaid but not enough to afford commercial insurance. Beilenson has said many people eligible for help work two or three jobs and don't read newspapers. They don't know about the program despite publicity, which is where PATH's volunteers come in.

"I want to thank you, thank you, thank you, for reaching out to our neighbors to tell them about Healthy Howard," Ulman said.

Moody said a group of 39 volunteers went door knocking in Wilde Lake on one Saturday in April, and found 47 eligible people. "There's no substitute for meeting people face to face," he said. Ken Crandell of the Universalist Unitarian Congregation in Columbia said the group knocked on 1,000 doors and spoke to 245 people that day. "Everyone was very friendly," he said.

Beilenson told the group that "your door-knockings are absolutely imperative and crucial to keep the program going." Enrollment in Healthy Howard has been much slower than was expected before the program began in October 2008, though an unusual electronic application system has turned up more than 3,000 people who qualified for existing insurance programs for those with limited income.

"We serve as a portal for the uninsured who don't know where to turn," he said.

Trish Vogel, a divorced day care worker, told the group she used that portal after struggling with health care costs for a decade. "The beauty of Health Howard is they are telling me it's OK to stop and take care of myself," she said.

Father Gerry Bowen of St. Augustine's Roman Catholic Church in Elkridge said helping to connect to people face to face to offer them the chance for health care is "authentic to who we are."

Each church group and residents of Deep Run Mobile Home Park then pledged to bring volunteers for more door-knocking throughout the county through the spring and summer.

Mobile home residents are involved because PATH helped organize support for a law that was approved by the General Assembly this year after three years of effort, which would offer some protection for residents living in parks that close for redevelopment.

The bill allows residents to keep 10 months of rent payments on the land their homes occupy to use for moving costs in any park with 39 homes or more. Many mobile homes are too old to move and residents often have little savings. Current law requires one year's notice of closing, but no payment of moving expenses. Path's support for the bill was important, Bobo told the group.

"They showed up, and showed up, and showed up," she said.

The consumer interest issue is the newest IAF cause. The group feels it is unfair and immoral for banks to offer savings depositors less than 1 percent interest, while constantly increasing interest charges on credit card borrowers to 30 percent or more.

PATH wants Ulman to remove county taxpayers' dollars from banks that won't at least stay under Maryland's legal limit for interest, Ulman said he will cooperate, and said the county

coincidentally is in the process of rebidding for banking services and should be issuing a request for proposals very soon.

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