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Howard group plans health care campaign

PATH also may push bill to allow installments for MAIF

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A social action group composed mainly of church members is planning a door-to-door campaign to help find people who need the health care available through Howard County's unusual access plan.

The group, People Acting Together in Howard, is also considering a suggestion from County Executive Ken Ulman that would help achieve another major goal - helping working families reduce high interest costs.

Ulman wants the group to help push the General Assembly to change Maryland law to allow installment payments for people forced to buy vehicle insurance from the Maryland Automobile Insurance Fund. MAIF customers, who aren't able to buy private insurance, are now required to pay their annual premiums in advance. That forces most to borrow the money from loan companies that charge up to 30 percent interest.

"Most people have no idea that you can only pay your premium all at once," Ulman said. "It aligns with PATH's mission to be a voice for the voiceless."

The coalition of 61 local churches, joined this year by the Dar Al-Taqwa Muslim congregation, is part of the national Industrial Areas Foundation founded by community organizer Saul Alinsky in 1940. It is similar to the BUILD coalition in Baltimore and AIM in Montgomery County. Locally, PATH has sought legislation seeking protection for residents in mobile home parks along U.S. 1 in Howard County who are forced to move, though the bills have failed the past two years.

Ulman and Dr. Peter L. Beilenson, the county's health officer, appeared before about 250 PATH members at a meeting Thursday night at the mosque on Route 108.

Cynthia Marshall, PATH's organizer, said the group has been crafting an agenda for the past five months in small meetings, searching for two issues to focus on that affect the largest number of people in the county. High interest on credit and access to affordable health care, especially for young working adults, were the two it decided to focus on, she said.

"We wanted to know what affects people in Howard County," Marshall said. "These are the two

top issues at the center of where families are struggling."

The Rev. Paige Getty, a PATH leader and minister of the Unitarian Universalist Congregation of Columbia, said lack of health care comes up frequently, especially during a recession when people are losing health insurance along with their jobs.

"In nearly every meeting, someone raised the issue of health care," she said.

Marshall said PATH is working with Beilenson to seek about \$80,000 in private funds to pay for organizing a mostly volunteer campaign. Participants would knock on 6,000 doors in Howard to let residents know that the local Healthy Howard program can give them access to comprehensive health care for as little as \$50 a month. Marshall said 103 PATH volunteers signed up to help in the effort at the Thursday meeting.

Ulman said the Healthy Howard workers have found that despite publicity and their direct efforts to tell people about its benefits, many people working two or even three jobs and juggling family responsibilities still don't know about the program, which began accepting patients in January.

Elected officials "see us as a force that can really be a partner to change things," said the Rev. Carletta Allen of Locust United Methodist Church and a PATH leader. "The middle class is being squeezed so many ways."

Ralph Tyler, Maryland's insurance commissioner, said he'd welcome the help when the Assembly convenes in January. His agency will again be supporting legislation to allow installment payments for MAIF customers, who use the high-priced state agency because they cannot obtain private insurance. Bills to approve the change that could save borrowers up to \$400 a year have failed the past two years.

"It's a matter of simple fairness to consumers," Tyler said.

The higher the cost of buying insurance, the fewer drivers that will purchase it, meaning that there will be more uninsured people driving on Maryland roads. Insurance lobbyists have argued that without the high interest they charge, they would be forced out of business.

But Tyler said legislators aren't getting the full picture.

"The issue is that the legislature hears only from the industry trying to protect their interests," he said.

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