



STATE TREK: March 3-4, 2009 • Springfield
ILLINOIS HIV/AIDS LOBBY DAYS

Expand Access to Healthcare for All:
Vote YES on SB 1331, HB 1081, HB 3923, and SB 1855

An alarming 1.7 million Illinoisans (14% of the population) were uninsured in 2007, a figure likely to rise as unemployment grows. For people with public and private coverage, the nation's healthcare crisis means premiums, deductibles, and co-pays are increasingly unaffordable.

Problems impacting people with HIV:

- *An estimated 1 in 2 people with HIV in the U.S. lack healthcare access.* While many low-income people with HIV benefit from government programs, care is not comprehensive or universally accessible. As the HIV population grows so does the strain on existing services.
- *Preventative healthcare is in short supply.* People at high risk for HIV—particularly people who are low-income and uninsured or underinsured—need access to preventative health services that can help them avoid transmission of HIV and other communicable diseases.
- *Individual insurance is completely unavailable to most people with HIV.* People with HIV are unable to buy insurance on the individual market, no matter how much they are able to pay, because of pre-existing condition exclusions. Furthermore, insurance companies can charge whatever premiums they want, making coverage unaffordable.
- *Employer-based group insurance is becoming more expensive and fewer employers are providing insurance, forcing more people to turn to individual insurance markets.* If an insured worker with HIV, asthma, or heart disease becomes severely ill, the company's insurance premiums can skyrocket, affecting coverage for the entire group.
- *Many low-income people with HIV are not eligible for Medicaid.* Many low-income people with HIV do not fit into existing Medicaid eligibility groups.

Support Illinois legislation addressing these concerns:

1. ***Illinois Family and Employers Healthcare Act***—Senate Bill 1331 (Koehler) and House Bill 1081 (Ryg). Legal reforms in these bills would help make healthcare coverage more affordable and accessible for thousands of small businesses and individuals. The legislation creates an Office of Patient Protection to help beneficiaries maximize coverage, creates a private premium assistance program to help low-income workers afford coverage, and invests in the creation of additional community health centers.
2. ***Medicaid expansion for low-income individuals***—Senate Bill 1855 (Schoenberg). An estimated 100,000 low-income individuals ages 50 to 65 would obtain healthcare coverage through Medicaid as a result of this legislation. The bill would also extend Medicaid to low-income people younger than age 50 who are likely to qualify for Social Security Income.
3. ***Limiting pre-existing condition exclusions***—HB 3923 (Harris). The Individual Market Fairness Reform Act limits pre-existing condition exclusions that make it impossible for people with chronic medical conditions, including HIV, to purchase individual health insurance.

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