

Health care reform helps fishing families

By J.J. Bartlett

Congress debated health reform for a year. Every day, the media's talking heads argued about politics and health policy. We grew disappointed because we knew no idea could be dragged through that system and come out as good as it should be on the other side.

Finally, despite the ugly process, health reform became law. As someone who has spent his career fighting for health care for fishermen, I am certain that this is a monumental leap in the right direction for fishing families.

Life is tougher for fishermen, and they always face unusual obstacles when trying to obtain health coverage. Health insurance is designed to work through employers, but fishermen do not work in big offices with human resources departments.

Few insurance companies want to offer coverage to the most dangerous industry in America, so fishermen are four times more likely to be uninsured. Sadly, people without health coverage are sicker and die younger. A Harvard study found that 45,000 people die each year because they are uninsured.

The health reform law will change this by ensuring that fishing families will have access to health coverage by 2014. The law will group individuals to form large insurance pools. This will allow fishermen to purchase private insurance at a

competitive rate. The cost will be further reduced for those who still find coverage unaffordable. This is what we created for fishermen in Massachusetts in 1997, and it's the model Massachusetts recently established for all residents. It works.

Between now and 2014, billions of dollars will be spent to train rural doctors and to build community health centers. The law changes the rules so that insurance companies will no longer be able to deny coverage to people who have been sick, or terminate coverage when someone falls ill. Also, there will be standards so insurance companies will not be able to take your money and offer a junk policy in return.

The health care system may remain complicated, but soon funding will be available for fishing organizations to educate their members and help them access the health care programs available to them. The late Sen. Edward Kennedy (D-Mass.), Sen. John Kerry (D-Mass.), and Rep. Barney Frank (D-Mass.) deserve credit and thanks.

Kennedy wrote this key language in the original bill, and Kerry was responsible for amending the final bill to include the legislation. Frank used all of his time on the House floor to promote the fishing outreach grants. Thanks to their efforts, fishermen and fishermen's wives will be trained to provide health outreach to fishing families. I am proud that the Fishing Partnership Health Plan worked

with organizations like the Commercial Fishermen of America to promote this outreach funding.

This note from a Fishing Partnership Health Plan member and fisherman's wife reminded me what it means to get health coverage:

"As a fisherman's wife, I worry. I worry about my husband's safety. I worry about the weather and the catch. I worry about the boat and the gear. I worry about the many unforeseen expenses that come with this life. I worry about the price of the catch. I worry about rivalry at sea. I worry about the kids, the car, the bills and the cat. But one thing we never have to worry about is health coverage and access to high-quality health care. We know that, if we ever need immediate medical attention, we can get it, no questions asked. That's a wonderful feeling."

All fishing families deserve this security. And now, it's the law of the land. **NF**

J.J. Bartlett is founding president of the Fishing Partnership Health Plan, providing Massachusetts fishing families access to health care since 1997.

E-mail Dock Talk submissions to jfraser@divcom.com, or fax them to (207) 842-5603. Submissions should be approximately 600 words and include daytime phone number and Social Security number. Authors published in Dock Talk receive \$150.