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Are You Better Off Than You Were Four Years Ago?

It was the question that turned the tight 1980 presidential campaign into a rout on election night – are you better off than you were four years ago? Ronald Reagan’s words still reverberate around the nation, especially during these times of economic turmoil. When it comes to one of the biggest issues of the day, the question is still valid here in Iowa. When it comes to your health care coverage, are you better off than you were four years ago?

Since 2007, many bills were filed with discussion about reforming Iowa’s health care system. Additional reports were written, but the Legislature only adopted two pieces of bipartisan legislation. What are the results for Iowans?

The biggest action increases the income eligibility standards for HAWK-I, the state’s health insurance program for lower-income children. Both the 2008 and 2009 health care reform bills took steps to raise eligibility from 200 percent of the federal poverty level to 300 percent. Now a family of four can make approximately \$66,000 and sign their kids up for this program requiring a \$20 monthly premium per child.

The legislation also called for the state to examine and develop options to help lower income adults without health care coverage. But much of the work on this has yet to be done and the resources to pay for it have yet to be found.

When it comes to health insurance reforms, the Legislature has allowed parents to continue coverage for their adult children up to the age of 25. The law protects two groups. Employers are not required to pay for the coverage, and parents are the ones who decide if their child should be covered or not. The state has also developed a single application form for small group coverage, so employers find it easier to shop for better plans for their workers.

When it comes to lowering costs, this Legislature has been sorely lacking in results.

The only major accomplishment for reducing health care costs was the passage of a proposal to allow trade associations to offer group coverage to their members and their employees resulting in a few reports of companies taking advantage of this idea.

Instead of working to lower costs, Democrats in the Iowa Legislature seem to be working on additional mandates on insurance plans. Since 2007, almost a dozen different new mandates have been proposed from covering hearing aids to full-blown mental health and substance abuse parity. So far, the Legislature has mandated coverage of HPV vaccines and prosthetics. But more may be coming. In the 2010 session, five mandate bills were passed out of House committees: mental health and substance abuse parity, hearing aid coverage, non-substitution of certain prescription drugs, medication therapy management, and autism services for state employee plans. The majority party even opposed efforts to approve plans based on unbiased information on the cost and impact of a proposed mandate.

The majority has also opposed ideas that would give Iowans real choice on which type of plan they have and how much it costs. Ideas like requiring health care providers and health insurers to disclose price data and other information that would enable Iowans to be better health care consumers failed to move again this year. And Democrats have refused to support allowing Iowa insurance companies to offer mandate-free or mandate-light insurance policies, one of the most effective ways to help pre-Medicare adults lower their health insurance costs.

With 90 percent of Iowans already having health care coverage, the biggest issue facing the state is cost. Yet the Legislature continues to focus its work on expanding access to coverage. While working to address the uninsured is

a noble cause, it does very little to help the vast majority of Iowans facing double-digit premium increases year after year. When 80,000 Iowans are facing premium increases of 18 percent or more, Commerce Committee Democrats called Wellmark officials in for a rhetorical flogging, but they offered no solutions on how to help Iowans lower their health insurance costs.

As Iowans head to the polls this fall, many will repeat President Reagan's question. Are we better off than we were four years ago? When it comes to health insurance, their answer will likely be a resounding "no."

Justice System Budget Means Tough Year Ahead

The Justice System budget covers a number of core operations citizens expect from state government. This includes funding for the Attorney General's office to represent the State and protect citizens, the Iowa State Patrol to provide assistance and enforce laws on our highways, and to operate a prison system to incarcerate criminals. However, these core operations have not been spared from the budget ax by any means.

When the Justice System budget received an \$18 million dollar cut last spring, concerned parties warned of serious impacts. Those concerns were exacerbated by the Governor's 10% across the board cut later in the year which cut another \$51 million.

The result - the State Patrol operating at historically low numbers, prisons operating without necessary staff, and a reduction of services system wide. Additional operations are put at risk by probable sustained underfunding.

This week the House Appropriation committee passed HSB 731, the FY 2011 Justice System budget. The appropriation improves the situation following the Governor's across the board cut by \$18.5 million, but it will still be over \$31 million below the original appropriation passed by the Legislature last year.

The Department of Corrections receives the largest amount of funds aimed at filling the hole created by recent cuts. They will receive a \$23 million increase to be distributed to nine institutions and eight community-based correction districts. The assistance is bittersweet; in light of the fact HSB 731 will at the same time officially eliminate almost 366 full-time positions in corrections.

The Iowa State Patrol was able to stave off layoffs last year by utilizing federal road funds to pay for 45 troopers on the force. However, the Department of Public Safety does not view this as a permanent funding stream for those Troopers. The appropriation for the Iowa State Patrol increases \$3.9 million in HSB 731, but it does leave them over a \$1.0 million short of their original appropriation last year. As was evident during the snow storms this winter, the Patrol offers a vital service to Iowans, but it is not likely that this year's budget will help put more troopers back on the road.

On the policy side, HSB 731 does address a problematic rules change from the Attorney General's office. Traditionally, if our local sheriff confiscated \$10,000, the Attorney General would retain 10% of it and would remit 90% to the local law enforcement agency. Law enforcement uses those funds for equipment purchase like firearms and bullet proof vests.

To address difficult budget times, the Attorney General's office proposed they would keep 20% and only remit 80% to local law enforcement. Recognizing the impact this would have on public safety, Republicans offered an amendment to protect local law enforcement by requiring the Attorney General's office to remit 90%. The amendment was approved and will prevent future efforts to change this by rule.

The House Appropriations committee approved HSB 731 this week without Republican support because we still don't know the full budget that will be brought forward for approval.

Upcoming legislative forums with Senator Randy Feenstra and Rep. Dwayne Alons:

***Friday, March 12, 9:30 am Sheldon
Village NW Wansink Center***

***Friday, March 12, 12:00 noon
Sioux Center, Pizza Ranch***

Saturday, March 13, 12:00 noon
Rock Valley Pizza Ranch

Saturday, March 20, 9:00 am
Sheldon, Iowa State Bank

Saturday, March 27, 8:00 am
Rock Rapids, Forster Comm. Bldg