

YMCA YOUTH LEGISLATURE OF THE STATE OF MONTANA

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Hathaway House Bill Number 731

Introduced by: Jake Hoskins  
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Delegation: Bozeman

Legislative Action:  
House Committee: \_\_\_\_\_  
House: \_\_\_\_\_  
Senate Committee: \_\_\_\_\_  
Senate: \_\_\_\_\_  
Governor: \_\_\_\_\_

Referred to Committee: Hathaway House Red Committee

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1 A BILL FOR AN ACT ENTITLED: "Lowered Costs Not Quality"

2 Recent studies have proven that the insured have longer healthier lives compared to the  
3 uninsured, because they receive periodic checkups to diagnose and treat illness at an early state.  
4 Illinois is also one of several states who are considering making a law that will fine people who  
5 can afford but choose not to have health insurance. 47 million Americans didn't have any form  
6 of health insurance last year, and that number has been growing steadily for the past 7 years.  
7 "For too many years, I have listened to my colleagues on both sides of the aisle pontificate about  
8 the rising cost of health care and the growing number of uninsured Americans. Yet, at the federal  
9 level, we have made little progress toward a solution for improving access to quality, affordable  
10 health care. We've simply used it as a political tool to win elections," says George Voinovich R-  
11 Ohio. On March 4, 2007 Governor Deval Patrick of Massachusetts introduced a bill to the state  
12 legislature that would equally distribute the costs of health care. This will also work to help pave  
13 the way for universal coverage as well. It is also the first of its kind that mandates all residents to  
14 have health insurance. Right now the government mandates that all persons who drive a car need  
15 auto insurance in case they get in a wreck, people should also have health insurance in case they  
16 get injured and can't afford to help themselves. This approach labeled the "individual mandate"  
17 also will pay for health insurance for Americans who make below what is considered the poverty  
18 line (\$9800), so coverage is universal, but cost varies upon income. So people who can afford  
19 health insurance still can but those who can't will now find themselves covered and protected by  
20 the government. For example a family of four that makes \$45,000 a year could buy a subsidized  
21 policy for \$2,250 per year. A savings of \$13,000 compared to a conventional policy.

22 I propose that the federal government should adopt this universal insurance strategy, and  
23 establish the first federal safety net for the uninsured and poverty stricken Americans. And  
24 mandate this policy of the "individual mandate."

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