

Mass. sets national course for fisherman insurance

Local health plan provides model for congressional effort

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The state's congressional delegation is working to build bipartisan support for a bill — using a concept that began in Massachusetts — that would make low-cost health insurance available to fisherman and their families in coastal states across the country.

Sen. **Edward Kennedy**, a lead sponsor, is pledging to push actively for the bill's passage, despite ongoing treatment for a brain cancer tumor.

"Sen. Kennedy is committed to seeing that this legislation becomes law and that our fishermen and their families are given the health care they need and deserve," said Kennedy spokeswoman **Melissa Wagoner**. "The bipartisan bill shows a strong commitment to ensuring that some of the hardest-working members of our communities can rest easier knowing that they and their families will be taken care of."

National statistics suggest fisherman are as much as four times as likely as average citizens to be uninsured.

As of this week, the bill has 10 co-sponsors in the U.S. Senate and 28 in the House, including legislators from New York, California, Texas, Maine and elsewhere. Kennedy, Sen. **John Kerry** and Reps. **Barney Frank**, **John Tierney** and **William Delahunt** launched the effort earlier this year.



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J.J. Bartlett, right, president of the Fishing Partnership Health Plan, meets with Gloucester fisherman Frank Groppo, one of his plan's clients. The FPHP is a model for a national push to make low cost health insurance available to fishermen across the country.

"It's a nice, significant group of support," said J.J. Bartlett, president of the Bay State's **Fishing Partnership Health Plan**. The FPHP, a 10-year-old program, is the model for the national bill, for which Bartlett has served as an adviser.

The bill, known as the Commercial Fishing Industry Health Care Coverage Act of 2008, has been referred to the Senate Committee on Health, Education, Labor and Pensions, which Kennedy chairs. It would give 15 coastal states the ability to pursue grants of up to \$200,000 a year for two years, to research and develop health care coverage plans. After that, the states would be eligible for \$2 million a year for up to two years to launch the health plan and \$3 million annually for up to five years to administer the effort. Additional money could follow if a given state's fishing industry were to face economic hardships.

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President Fishing Partnership Health Plan

The FPHP was launched 10 years ago and was first proposed by the **Massachusetts Fisherman's Partnership**, a coalition of 18 fishermen's associations. Running now on \$4 million in annual state subsidies, the FPHP covers about 2,000 individuals throughout coastal Massachusetts, Bartlett said. It has reduced the number of uninsured Bay State fishermen to 13 percent from 43 percent.

Administered by **Harvard Pilgrim Health Care**, the plan includes single-coverage monthly premiums ranging from \$200 per month to \$400 per month for individuals, and \$595 to \$1,200 per month for families. Fishermen pay 60 percent of their monthly premiums,

which vary based on income. The FPHP pays the difference and there are no deductibles.

New rates are expected in October, but Bartlett said the coverage continues to make a difference for a sector whose work fluctuates with the season and

the weather. Participants must sign up for the FPHP first before pursuing low-cost plans established recently by the state's health care reform law.

Bartlett said fishermen, regardless of the state in which they live, could use something like the FPHP.

"Fishing families have health care insurance risks that drive prices up," Bartlett said. "And there is no traditional employee/employer relationship in the fishing industry ... All of these things drive up the cost of care."

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