

No Solution in Sight for MCARE Fund

Beginning the first week of April, health care providers across the state started mailing in checks for their MCARE Fund medical malpractice coverage.

March 31 marked the end of a three-month extension on those MCARE bills that Gov. Ed Rendell authorized in December, to give state lawmakers time to work on a plan that uses some surplus MCARE money to expand health insurance coverage to the uninsured.

But without a final plan in place, Rendell said he won't extend the temporary reprieve for doctors.

Rendell and House Democrats have refused to reauthorize a program that helps doctors pay their MCARE premiums, until the Senate acts on a plan that also expands health insurance to about 272,000 uninsured Pennsylvanians.

Senate Republicans have concerns about that bill, particularly its funding mechanism which has a \$120 million gap.

So while those issues get debated, doctors and hospitals across Pennsylvania will have to pay their full MCARE premiums for the first time in five years. Those rates can be as low as \$1,500 for a rural primary care doctor and as high as \$37,000 for a Philadelphia area neurosurgeon, according to the Pennsylvania Medical Society.

Rendell said if a health insurance plan is enacted down the road, doctors will be able to obtain refunds from any MCARE premiums they pay between now and then.

Lawmakers say the matter will now likely become part of budget negotiations later this spring and summer, leaving doctors in a state of limbo.

Rendell's refusal to extend the due dates on doctors' MCARE bills, while the health insurance debate continues, came after several requests for him to extend it, including from two influential House Democrats, House Democratic Policy Chairman Todd Eachus, D-Luzerne, and Deputy Speaker Josh Shapiro, D-Montgomery.

Eachus said it was the governor's call on extending the premium due dates, but noted: "House Democrats have no intention of eliminating the abatement. ... We're going to continue our commitment to that abatement."

Senate Republicans, meanwhile, aren't rushing a bill sent to them by the House, which expands health insurance coverage and reauthorizes the MCARE assistance for doctors.

They oppose tapping into the surplus in the MCARE Fund for anything other than liability claims. The House plan would use about half of a \$500 million surplus on the expanded health insurance program and set aside the rest for future unfunded MCARE claims.

Senate Republicans also have questions about other aspects of the overall funding for the expanded health insurance program. It is expected to cost \$1.1 billion when it's fully up and running in five years.