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FRONT

WAL-MART WORKERS NEED STATE HEALTH AID**Anita Weier** The Capital Times

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Wal-Mart shoppers pay for low prices in other ways.

The giant retailer, which is the nation's largest employer, provides limited health insurance to employees - a cost that sometimes is picked up by the taxpayers.

The state of Wisconsin is providing health insurance for 3,765 people who are Wal-Mart employees or the spouses and children of Wal-Mart employees, according to Jim Malone, a spokesman for the Department of Health and Family Services.

The total enrollment of Wal-Mart employees and relatives in BadgerCare is 1,175 adults and 638 children. Additionally, another 1,952 children of Wal-Mart employees are insured under Medicaid.

Wal-Mart Stores Inc. has 25,861 employees in Wisconsin who earn an average of \$10.36 per hour, said Sarah Clark, a spokeswoman at the company's Arkansas headquarters. Fifty-three percent of company employees in Wisconsin have insurance coverage through Wal-Mart, she said.

The annual taxpayer cost of paying for health care coverage for Wal-Mart employees and their families in Wisconsin is \$4.75 million, with the state covering \$1.8 million of that sum. The rest comes from the federal government, which splits the costs of BadgerCare and Medicaid with the state.

BadgerCare is Wisconsin's health insurance program for low-income working families. Medicaid is health insurance for poor people. Eligibility for Family Medicaid is \$647 monthly income for a family of three. Eligibility for BadgerCare is \$2,906 per month for a family of three.

The federal government pays 79 percent of BadgerCare costs and the state 21 percent, and the feds cover 60 percent of Medicaid costs.

"The federal government required, as part of its Medicaid waiver for the state, that when a BadgerCare family comes in - they enroll the children in Medicaid if the children would be eligible under that program," Malone said.

Mark Moody, administrator of the Division of Health Care in the Department of Health and Family Services, pointed out that though some companies provide much better benefits than Wal-Mart, others provide no insurance. "This is the system we have in this country, relying on employers to provide health-care coverage, and that situation seems to be getting worse, with employees paying more in premiums, deductibles or co-pays."

The New York Times reported Tuesday that 10,000 children of Wal-Mart employees are in the state of Georgia's health program for children, at an annual cost of nearly \$10 million to taxpayers.

The Times also said that California's cost of caring for Wal-Mart employees without company insurance is \$32 million per year. A measure on the California ballot Tuesday would have required big employers to either provide affordable health insurance to their workers or pay into a state insurance pool. It failed narrowly, 50.9 percent to 49.1 percent.

Wal-Mart spokeswoman Clark said in a phone interview Tuesday that the company does not encourage its "associates," as it calls its employees, to apply for public assistance. "Nor do we know what associates would be included in these plans," she said.

"Historically, 50 percent of Wal-Mart associates are covered by health insurance through our program and 40 percent through another plan. About two-thirds are senior citizens, college students or second income workers - so they receive health insurance through a parent, a spouse or a retirement plan. We currently provide health coverage to more than 500,000 families in the United States."

So 10 percent of the 1.2 million Wal-Mart employees in the United States have no coverage.

Clark said that an employee can obtain coverage through Wal-Mart for as little as \$15.25 every other week for the employee or \$66.25 biweekly for family coverage, regardless of the number of children. That is the lowest premium level and it comes with a \$1,000 deductible.

A lower deductible of \$350 requires premiums that are \$33.25 biweekly for an employee and \$115.25 for a family.

"There is no cap on our insurance. So if a person has a catastrophic illness or accident, we pay without limit two-thirds of the cost of the health-care," she said. "Next year we are enhancing our plan and will be covering 70 percent of the cost. We also will be adding coverage of immunization to our program."

She said employees become eligible for coverage after three to six months of employment. Part-time employees wait two years.

"We believe our health-care plan is affordable," Clark said.

The AFL-CIO said in a report last year that the costs of participating in the Wal-Mart plan are out of reach for many of the company's employees who earn \$7.50 to \$8.50 per hour, and that additional restrictions apply to coverage for family members.

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A similar version appeared in the first edition on page 1A. The headline was: **Wal-Mart workers** in BadgerCare/1,813 need taxpayer aid for health care.

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