



March 20, 2008

An Open Letter to Congress
Washington, DC

RE: H.R. 5404 and S. 2630, "The Commercial Fishing Industry Health Care Coverage Act of 2008"

Dear Congressional Representative

The Commercial Fishermen of America (CFA), representing working commercial fishing men and women from the United States' 25 coastal states and territories, urges immediate passage of H.R. 5404 and S. 2630, "The Commercial Fishing Industry Health Care Coverage Act of 2008." The CFA was founded in 2006 with the specific goal of promoting the shared interests of America's commercial fishing community.

Healthcare coverage for fishing families is the #1 need shared by every fishing family in the entire nation. Fishing families are 3 to 4 times more likely to be uninsured than the average citizen of the United States. This is due, in part, to the decline in income that results from federal intervention in the form of regulations and restrictions. The Magnuson Stevens Act's National Standard 8 clearly states, "Conservation and management measures shall...minimize adverse economic impacts on [fishing] communities". One important way to minimize the adverse economic impacts on fishing communities is to help fishing families attain much needed access to high quality, affordable health care coverage. Also fishing families came up with the idea in Massachusetts and have built a working model that is ready to be used to provide access to healthcare coverage to fishing families around the country.

As independent businesses, fishing families suffer a significant disadvantage in finding health care coverage. Enacting the Commercial Fishing Industry Health Care Coverage Act of 2008 would establish a health care program that is modeled after the successful plan created by the Massachusetts Fishing Partnership Health Plan. This legislation would allow states and organizations to develop health plans – based on their specific region's needs – to provide affordable high quality coverage to fishing families while also obtaining significant cost savings to taxpayers.

The Massachusetts Plan for more than 10 years has provided the highest quality coverage at affordable prices to thousands of fishing family members. The Massachusetts experience shows that it is possible to provide a market competitive rate to fishing families for the first time ever, by grouping them together and pooling their risk. Also the program used public dollars to prime the pump for private investment. Before the Massachusetts program many fishing families could not afford monthly premiums and would wait to go to the hospital until they were very ill. Since they could not afford the care, the government paid it for. By investing in healthcare coverage for fishing families, the government can make monthly premiums affordable and allow fishing families to pay into the system. In Massachusetts, fishermen pay 60% of the costs of the program. Because of this and because of the fact that many families are getting preventive coverage for the first time, the Massachusetts program showed a cost savings of over \$3 for every public \$1 spent.

The Massachusetts Plan is providing coverage to thousands of fishermen who did not have coverage before. In Massachusetts the rate of uninsured fishermen went from 43% down to 13% since the plan's inception. The success of the Massachusetts plan to greatly expand the number of covered persons in the fishing community hinges on providing healthcare coverage through a dedicated program for fishing families. Even in Massachusetts, where coverage is mandated for all citizens, the state recognizes the need for a unique program for fishing families. This is because the unique nature of the fishing industry makes fishermen particularly difficult to insure. Fishing is the riskiest job in the country, there are rarely traditional employer/employee relationships, crew members often go from boat to boat and from port to port, the income is seasonal and federal restrictions, competition from imports, and rising fuel costs are suppressing fishermen's incomes. The Fishing Industry Healthcare Coverage Act of 2008 is necessary to research, plan, implement, and run a health care coverage program that meets the unique needs of the fishing families in each state.

Commercial fishing is America's oldest industry, as it was fishing that made our earliest European settlements in North America self-sustaining. The \$28 billion in dockside seafood sales each year supports countless related jobs, from boat builders to bait suppliers, strengthening the nation's economy each year and adding revenue for local communities and regions. In addition commercial fishing enhances the cultural, educational, and research capabilities of the nation in the process of providing high quality protein to support the health of all Americans.

Finally, there is historical precedent to federal support of healthcare for fishermen. From the earliest years of our nation the United States recognized the importance and value of its commercial fishing industry by providing publicly supported healthcare to commercial fishermen. President John Adams signed an act of Congress on July 16, 1798, which established a Marine Hospital Fund to support a system of hospitals in major port cities to treat sick and injured seamen, including fishermen. One can think of this arrangement as the first health insurance scheme and the first HMO in America. Fishermen benefited from this public health service until it was terminated in 1981. Commercial fishermen now look to Congress to take responsible action to restore a means to meet the urgent need for quality healthcare coverage among all commercial fishermen of the nation.

The Commercial Fishermen of America respectfully urges you to support the Commercial Fishing Industry Health Care Coverage Act of 2008.

Sincerely,

Captain James Ruhle, President
Commercial Fishermen of America