



Fishing Partnership Health Plan

**HIGH QUALITY, AFFORDABLE HEALTH CARE COVERAGE
FOR FISHING FAMILIES**

A Call to Action

1383 Washington Street
Newton, Massachusetts 02465

Telephone: (617) 928-3443
Fax: (617) 928-3445
Email: info@fphp.org

Health Care for Fishermen

Great News! We just moved a step closer to having health care coverage for all fishing families in the United States.

Representatives Barney Frank and John Tierney have introduced legislation that includes funding for fishermen's health care. If the legislation is passed, fishermen from around the country will have the opportunity to research and plan, implement, and run health care coverage programs in their communities.

The fishermen's health care language is referenced in H.R. 4940 from the Second Session of the 109th Congress. Please see H.R. 4940, Section 4(e), "Fishing Industry Health Care Coverage Demonstration Program".

NOW IT'S TIME FOR ACTION! The fishermen's health care program is one small section in one version of the Magnuson-Stevens Act Reauthorization. Regardless of what happens with this bill, we cannot allow fishermen's health care to get lost in the larger debate over the legislation.

PLEASE WRITE A LETTER TODAY to fax to your U.S. Congressmen and U.S. Senators to tell them that fishing families need health care coverage and that you support H.R. 4940 Section 4(e), "Fishing Industry Health Care Coverage Demonstration Program". Please ask for this language to be included in the final version of the Magnuson-Stevens Act Reauthorization. I would be glad to help you look up the contact information for your U.S. Congressmen and U.S. Senators (my telephone number and address are listed below).

ALSO, I would greatly appreciate it if you would fax a copy of your letter to me at:

Fishing Partnership Health Plan
1383 Washington Street
Newton, MA 02465

Fax: (617) 928-3445

FINALLY, PLEASE FORWARD THIS MESSAGE TO EVERY FISHING FAMILY YOU KNOW.

If we work together, fishermen from around the U.S. will have the same access to high quality, affordable health care coverage that thousands of Massachusetts fishermen and their family members have enjoyed since 1997.

Sincerely,



J.J. Bartlett

President
Fishing Partnership Health Plan
1383 Washington St.
Newton, MA 02465
Tel: (617) 928-3443
Fax: (617) 928-3445



Fishing Partnership
Health Plan

109TH CONGRESS
2^D SESSION

H. R. 4940

To amend the Magnuson-Stevens Fishery Conservation and Management Act,
and for other purposes.

IN THE HOUSE OF REPRESENTATIVES

MARCH 13, 2006

Mr. FRANK of Massachusetts (for himself and Mr. TIERNEY) introduced the
following bill; which was referred to the Committee on Resources

A BILL

To amend the Magnuson-Stevens Fishery Conservation and
Management Act, and for other purposes.

1 *Be it enacted by the Senate and House of Representa-*
2 *tives of the United States of America in Congress assembled,*

3 **SECTION 1. SHORT TITLE; TABLE OF CONTENTS.**

4 (a) **SHORT TITLE.**—This Act may be cited as the
5 “Fishery Management Amendments of 2006”.

6 (b) **TABLE OF CONTENTS.**—The table of contents for
7 this Act is as follows:

Sec. 1. Short title; table of contents.

Sec. 2. Amendment of Magnuson-Stevens Fishery Conservation and Manage-
ment Act.

Sec. 3. Rebuilding depleted fisheries.

Sec. 4. Economic and social impacts of fishery management actions.

Sec. 5. Improvements in fishery science and research.

Sec. 6. Fishing safety.

1 **SEC. 4. ECONOMIC AND SOCIAL IMPACTS OF FISHERY MAN-**
2 **AGEMENT ACTIONS.**

3 (a) RESTORING BALANCE BETWEEN NATIONAL
4 STANDARDS ON UNSUSTAINABLE FISHING AND ECO-
5 NOMIC IMPACT.—Section 301 (16 U.S.C. 1851) is amend-
6 ed by adding at the end the following:

7 “(c) RULE OF CONSTRUCTION REGARDING NA-
8 TIONAL STANDARD (8).—Paragraph (8) of subsection (a)
9 shall be construed to be of equal importance as the other
10 paragraphs of subsection (a). The Secretary shall ensure
11 that paragraph (8) of subsection (a)—

12 “(1) is applied to the same extent as the other
13 paragraphs of subsection (a); and

14 “(2) is given consideration that is substantially
15 the same as the consideration given to the other
16 paragraphs of subsection (a), with respect to all fish-
17 ery management plans, decisions, and actions under
18 this Act.”.

19 (b) CUMULATIVE ECONOMIC AND SOCIAL IMPACT.—
20 Section 301(a)(8) (16 U.S.C. 1851(a)(8)) is amended by
21 inserting after “the importance of fishery resources to
22 fishing communities” the following: “and the cumulative
23 economic and social impact of fishery conservation and
24 management measures on such communities”.

25 (c) REQUIRED PROVISIONS OF FISHERY MANAGE-
26 MENT PLANS.—Section 303(a)(9) (16 U.S.C. 1853(a)(9))

1 is amended by inserting before the semicolon the following:
 2 “, including the likely economic and social impacts of the
 3 plan or amendment on the affected participants and fish-
 4 ing communities”.

5 (d) AMENDMENT TO DEFINITION OF FISHING COM-
 6 MUNITY.—Section 3(16) (16 U.S.C. 1802(16)) is amend-
 7 ed—

8 (1) by striking “and crew” and inserting
 9 “crew”; and

10 (2) by inserting “, and other shore side busi-
 11 nesses that have substantial involvement in the fish-
 12 ing industry,” after “processors”.



13 (e) FISHING INDUSTRY HEALTH CARE COVERAGE
 14 DEMONSTRATION PROGRAM.—

15 (1) GRANTS PROGRAM AUTHORIZED.—The Sec-
 16 retary shall carry out a program of grants in accord-
 17 ance with this subsection to organizations for plan-
 18 ning, implementation, and administration of quali-
 19 fying health care coverage programs that provide
 20 benefits to individuals who are employed in the fish-
 21 ing industry (and their families), and—

22 (A) who are in general ineligible for exist-
 23 ing health care coverage programs because of
 24 the sporadic and transient nature of employ-
 25 ment opportunities in the fishing industry;

1 (B) whose ability to acquire health care
2 coverage is negatively affected by the nature of
3 the fishing industry or fishery management ac-
4 tions; or

5 (C) whose ability to acquire health care
6 coverage is negatively affected by a natural dis-
7 aster that has a harmful economic impact on
8 commercial fishing.

9 (2) GRANT PROGRAM REQUIREMENTS.—The
10 Secretary shall award grants under this sub-
11 section—

12 (A) on a competitive basis;

13 (B) after consultation with government of-
14 ficials or representatives of organizations who
15 are familiar with the commercial fishing indus-
16 try in the affected area;

17 (C) according to the terms and limits de-
18 scribed in paragraphs (4), (5), and (6), except
19 that grants that are awarded under paragraphs
20 (5) and (6) shall include a requirement for non-
21 Federal matching funds equal to 40 percent of
22 the grant amount;

23 (D) to programs in no more than 10
24 States, and to no more than one such program

1 in each State, except as provided in paragraph
2 (7);

3 (E) pursuant to such application proce-
4 dures as the Secretary may require; and

5 (F) subject to any review, financial stand-
6 ards, or other requirements the Secretary may
7 establish to ensure compliance with the pur-
8 poses of the grants on an ongoing basis.

9 (3) QUALIFIED HEALTH INSURANCE PRO-
10 GRAM.—A program shall be considered a qualifying
11 health care coverage programs under this subsection
12 if the program—

13 (A) is administered by a non-profit fishing-
14 related organization with an independent board
15 of directors that includes commercial fishing in-
16 dustry representatives;

17 (B) provides high quality, affordable, pre-
18 ventive health care coverage to individuals de-
19 scribed in paragraph (1);

20 (C) provides health care on a sliding scale
21 premium rate structure that includes provisions
22 that, for the purposes of determining rates,
23 take into account the economic conditions of the
24 fishing industry in the program's service area,

1 and the condition of the fish stocks that are im-
2 portant to the fishing industry in such area;

3 (D) provides ongoing enrollment, outreach,
4 and other activities to expand the program's
5 coverage; and

6 (E) establishes a reserve fund, maintains
7 aggregate and specific reinsurance coverage,
8 and meets any other risk management controls
9 and financial standards required by the Sec-
10 retary.

11 (4) PROGRAM PLANNING GRANTS.—The Sec-
12 retary may award grants, up to a maximum amount
13 of \$100,000 per year for no more than two years,
14 to organizations to conduct initial research and plan-
15 ning for the development of a qualifying health care
16 coverage program. Any grantee under this para-
17 graph shall—

18 (A) conduct a demographic survey of the
19 affected State's fishing industry and such in-
20 dustry's health care needs;

21 (B) develop a strategic plan for implemen-
22 tation of a qualifying health care coverage pro-
23 gram within the affected State, including a de-
24 tailed financial plan; and

1 (C) transmit to the Secretary the informa-
2 tion described in subparagraphs (A) and (B),
3 and any other information and assurances that
4 may be required by the Secretary.

5 (5) PROGRAM IMPLEMENTATION GRANTS.—The
6 Secretary may award grants, up to a maximum
7 amount of \$2,000,000 per year for no more than
8 two years, to an organization for initial implementa-
9 tion of qualifying health care coverage programs
10 that are developed with a grant under paragraph (4)
11 (or that are developed through other sources of
12 funds, regardless of whether such implementation
13 occurred prior to enactment of this paragraph), if,
14 pursuant to review, application requirements, and
15 other standards established by the Secretary, such
16 organizations—

17 (A) satisfactorily complete the actions de-
18 scribed in subparagraphs (A), (B), and (C) of
19 paragraph (4); and

20 (B) demonstrate the capability to success-
21 fully implement a qualifying program.

22 (6) ADMINISTRATION OF PROGRAMS.—The Sec-
23 retary may award grants, up to a maximum amount
24 of \$3,000,000 per year for no more than five years,
25 to organizations for administration of programs that

1 are implemented by means of grants awarded under
2 paragraph (5) (or that are implemented through
3 other sources of funds, regardless of whether such
4 implementation occurred prior to enactment of this
5 paragraph), if, pursuant to review, application re-
6 quirements, and other standards established by the
7 Secretary, such organizations—

8 (A) satisfactorily complete the actions de-
9 scribed in paragraph (5); and

10 (B) demonstrate the capability to success-
11 fully administer a qualifying health care cov-
12 erage program.

13 (7) EXTENDED GRANT ELIGIBILITY.—The Sec-
14 retary may provide grants, up to a maximum of
15 \$3,000,000 per year, to organizations that have been
16 previously awarded grants for 5 years under para-
17 graph (6), for continued implementation of a quali-
18 fying health care coverage program, if, pursuant to
19 regulations issued by the Secretary, the economic
20 conditions of the fishing industry in the program’s
21 service area, or the condition of the fish stocks that
22 are important to the fishing industry in such area,
23 jeopardize the ability of such programs to continue
24 providing affordable health care coverage.

25 (8) MULTISTATE PROGRAMS.—

1 (A) Notwithstanding the limitations in
2 subparagraph (2)(D), the Secretary may award
3 grants under this subsection for the establish-
4 ment of a multistate qualifying health care cov-
5 erage program to consortiums of organizations
6 located in more than one State.

7 (B) A multistate program shall be consid-
8 ered as a single program under paragraph
9 (2)(D).

10 (C) The Secretary may increase the fund-
11 ing limits in paragraphs (4), (5), and (6), tak-
12 ing into account the size of the population to be
13 served by such program.

14 (9) THIRD-PARTY CONTRACT AUTHORITY.—Or-
15 ganizations that are awarded grants under this sub-
16 section may contract with third parties to conduct
17 the activities described in paragraphs (5) and (6).

18 (10) AUTHORIZATION OF APPROPRIATIONS.—In
19 addition to the other amounts authorized by this
20 Act, for grants under this section there are author-
21 ized to be appropriated to the Secretary the fol-
22 lowing sums:

23 (A) \$5,000,000 for fiscal year 2007.

24 (B) \$5,000,000 for fiscal year 2008.

25 (C) \$10,000,000 for fiscal year 2009.

1 (D) \$10,000,000 for fiscal year 2010.

2 (E) \$20,000,000 for fiscal year 2011.

3 (f) STUDY OF BENEFITS FOR INDIVIDUALS EM-
4 PLOYED IN THE FISHING INDUSTRY.—

5 (1) IN GENERAL.—The Secretary of Commerce
6 shall conduct a study of the options for, and the fea-
7 sibility of, establishing programs to provide economic
8 benefits, including pensions, to crewmembers and
9 other individuals employed in the fishing industry
10 and members of their families—

11 (A) who are in general ineligible for exist-
12 ing programs that provide such benefits because
13 of the sporadic nature of employment opportu-
14 nities in the fishing industry; or

15 (B) whose benefits are negatively affected
16 by the nature of the fishing industry or fishery
17 management actions.

18 (2) REPORT.—The Secretary shall submit a re-
19 port submit a report to the Congress by not later
20 than 2 years after the date of the enactment of this
21 Act on the findings, conclusions, and recommenda-
22 tions of the study under this subsection.



Fishing Partnership Health Plan

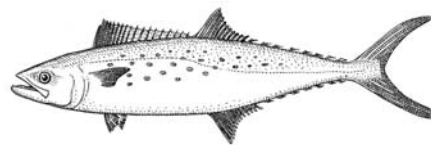
A HIGH QUALITY, AFFORDABLE HEALTH PLAN FOR
THE FISHING COMMUNITY

THE FISHING PARTNERSHIP HEALTH PLAN WORKS!

- ✓ *Thousands of fishermen and their family members receive comprehensive health care coverage.*
- ✓ *The rate of the uninsured among fishermen in Massachusetts has dropped from 43% to 13%.*
- ✓ *The fishermen pay 60% of the costs.*
- ✓ *The FPHP saved \$4.15 for every \$1 of Federal funding.*
- ✓ *Every \$1 of Federal Funding has been matched by over \$4 from the Commonwealth of Massachusetts.*
- ✓ *With a grant from the Robert Wood Johnson Foundation, Boston University is studying the FPHP as a model for providing coverage to other under-served populations.*

The Future

High quality, affordable health care coverage should be available for all fishermen. The Fishing Partnership Health Plan would like to work with you, your Congressional Representatives and your Governor to help make this a reality. If you would like to join us in our efforts, please contact us via email at: info@fphp.org.





Fishing Partnership Health Plan

A HIGH QUALITY, AFFORDABLE HEALTH PLAN FOR THE FISHING COMMUNITY

MISSION

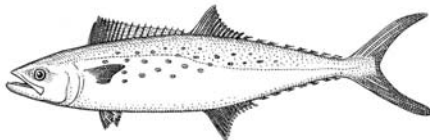
The mission of the Fishing Partnership Health Plan (FPHP) is to provide access to high quality, affordable health care coverage for the New England fishing community. Our past outreach efforts have been successful: we currently serve over 2,000 members of the fishing community, and studies show that the rate of uninsured fishing families has dropped from 43% to 13% since the Plan's inception.

Prior to the launch of the FPHP, fishermen suffered without access to health care coverage. 43% of fishermen were uninsured and, according to a state study, fishermen and their families were not accessing medical care. People with diseases such as diabetes, heart disease, cancer, and even HIV/AIDS were not able to afford even basic treatment.

Now, our members receive comprehensive coverage with access to the Tufts Health Plan network of physicians and hospitals. And, FPHP members receive full pharmaceutical coverage. The FPHP is able to offer the Plan at an affordable rate because the federal and state governments provide annual funding for the program. Still, the fishermen, who pay on a sliding scale so that they pay more as their incomes rise, contribute 60% of the costs of the plan.

Because the FPHP prevents illnesses before they begin, and treats illnesses before they progress, and because the fishermen pay most of the costs, the Fishing Partnership Health Plan saved \$4.15 for every \$1 of Federal funding received.

Since 1997, the Fishing Partnership Health Plan has been providing access to high-quality, affordable health care coverage for the under-served fishing families of Massachusetts.



FPHP FACT SHEET

System/Strategy	<ul style="list-style-type: none"> ➤ Provide access to high-quality, affordable health care coverage for an under-served population ➤ Federal and State funding used to leverage private investment by making monthly premium payments affordable ➤ Unique financial structure abates current and future risk by: purchasing stop-loss insurance, building a reserve, and building a claims history for a formerly uninsured population ➤ Members of the community perform the Plan's enrollment and outreach services
Population	<ul style="list-style-type: none"> ➤ 2,100 fishermen and their family members currently covered ➤ Uninsured (43%) and underinsured (prior to joining FPHP) ➤ Low income (34% of fishermen earn between 100%-200% of FPL versus 12% statewide) ➤ Small businessmen (81% work on boats of four or fewer) and employees work for multiple employers throughout year ➤ Large Italian and Portuguese immigrant populations ➤ Higher than average prevalence of HIV/AIDS, Hepatitis C, Diabetes, and Asthma in the community
Health Care and Preventive Services	<p>Comprehensive, high-quality health care coverage including:</p> <ul style="list-style-type: none"> ➤ Office visits ➤ Pharmaceutical coverage ➤ Chiropractic ➤ Mental health and substance abuse services ➤ Hospitalization ➤ Emergency coverage worldwide
Health Related Outcomes	<ul style="list-style-type: none"> ➤ Rate of uninsured fishermen dropped from 43% to 13% since 1997 ➤ 89% of members satisfied (compared to 41% prior to joining) ➤ Members who always or frequently delayed seeking care prior to joining the Fishing Partnership Health Plan fell dramatically, from 30.1% to 6.3% since joining the Plan ➤ Boston University, funded by the Robert Wood Johnson Foundation, is studying the FPHP as a model that could be used for extending access to high quality, affordable health care coverage to other under-served populations
Economic Dividends	<ul style="list-style-type: none"> ➤ For every \$1 that was expended, the FPHP provided savings of over \$4.00 to the U.S. Federal Government
Financial Support	<ul style="list-style-type: none"> ➤ Federal support of \$3.8 million since 1997 ➤ State support of \$3 million annually through 2007 ➤ Fishermen pay 60% of the costs



Fishing Partnership Health Plan

FISHERMAN'S WIFE WORRIES, BUT NOT ABOUT HEALTH COVERAGE

"Our family is very thankful that there is a Fishing Partnership Health Plan, and that we belong to it.

"In November of 2000, I became pregnant for the second time. My husband and I were overwhelmed with joy. Unfortunately, problems arose almost immediately. In December, I rushed to the doctor fearing the worst news when, suddenly, we got the best news: we were expecting twins, due in July, 2001.

"Over the next few months, we encountered one medical scare after another until, finally, I was put on home bed rest. With an 18-month-old toddler in the house, this was especially hard.

"After five weeks of bed rest, I went into labor on Mother's Day -- ten weeks early! Panicked, we rushed to the hospital where they began halting the labor, but as they did, they transferred me by ambulance to Brigham and Women's Hospital in Boston, 40 miles from our home. They felt that would be the safest place for me to give birth to premature babies.

"Fortunately, my contractions stopped, yet I was half-way to giving birth, so they could not let me go home. I had to stay on bed rest in the hospital in Boston until the babies arrived. It seemed like an eternity, but five weeks passed and we gave birth to two healthy, beautiful daughters.

"During this entire process, not once did we have to worry about how we would pay for all of this. Not once did we have to worry about insurance. For this we are incredibly grateful to the Fishing Partnership Health Plan.

"Without the Fishing Partnership Health Plan, this joyous time would have been a nightmare of debt.

"As a fisherman's wife, I worry. I worry about my husband's safety. I worry about the weather and the catch. I worry about the boat and the gear. I worry about the many unforeseen expenses that come with this life. I worry about the price of the catch. I worry about rivalry at sea. I worry about the kids, the car, the bills and the cat. But one thing we never have to worry about is health coverage and access to high-quality health care. We know that, if we ever need immediate medical attention, we can get it, no questions asked. That's a wonderful feeling.

"We have peace of mind thanks to the Fishing Partnership Health Plan. And that is something we will always appreciate."

-MICHELE OUELLETTE, Beverly, MA





Fishing Partnership Health Plan

WITHOUT HEALTH PLAN, THEIR LIFE SAVINGS WOULD HAVE GONE TO CARE

"I've been fishing since the spring of 1959. In those days, you could leave high school early in your senior year in New Bedford if you had a job to go to. My uncle, who was the captain of a dredge boat that fished for quahogs, offered me a spot on his boat. I remember leaving school in the morning and running all the way to the dock. The boat was leaving when I got there and I literally had to jump aboard as it pulled away from the dock. I was 17 years old.

"For most of the 45 years that I've been fishing, I didn't have health insurance for myself, my wife, Clara, and our three kids. Once I was covered under a plan arranged through the Chamber of Commerce, but it cost a lot and the coverage wasn't too good. Eventually, I had to drop it.

"When the Fishing Partnership Health Plan came along in 1997, I jumped at the chance to join. My wife and I weren't getting any younger, and we were thinking more and more about what could happen if one of us got sick and needed to go into the hospital.

"Both of us have worked hard all our lives and we've watched our pennies. There were many days when I was out lobstering that Clara would be on the boat with me, working right by my side. We were a good team and we managed to make a living. We put money into our savings whenever we could.

"We bought the land that our house stands on in 1962, then we built the house on our own and finished it off and expanded it through the years as we got the money. We don't have a lot, but we don't need a lot. Our kids and grandkids are nearby.

"If the lobsters would only make a comeback in Buzzards Bay, we'd really be happy. The shell rot disease has devastated the lobsters. Some people say it's moved up here from Long Island Sound, but the scientists aren't sure what's caused it. We've barely made a few thousand dollars the last few years after paying for the boat upkeep and insurance, the fuel, the pots and other equipment. Last winter I lost half of my 400 pots because of ice and bad weather.

"In the fall of 2002, my wife was diagnosed with cancer. The doctors found she had a brain tumor and they had to operate to remove it. After that, she needed chemo. It's been a long haul. Her health gradually came back, but she's still a little weak and she has to take some medicines.

"My health is pretty good. I'm 62 and I can still do a good day's work, but there's a couple of medicines I have to take for my blood pressure and cholesterol.

"One of the best things I ever did was join the Fishing Partnership Health Plan. Without the Plan, we would have lost our life savings when Clara got sick and needed all that care. Because of the Plan, Clara received the best care there is at one of the best hospitals in the world, right in Boston. The Plan approved everything she needed as soon as she needed it. It also took care of all her medicines. There were no hassles and no delays. I hate to think where we'd be right now if it weren't for the Fishing Partnership Health Plan."

-THOMAS VITAL, South Dartmouth, MA





Fishing Partnership Health Plan

POTENTIALLY FATAL HEALTH PROBLEM DETECTED AND FIXED, THANKS TO PLAN

“My wife and I have been members of the Fishing Partnership Health Plan since it was first offered in 1997. It has truly been a lifesaver.

“In 1995, before we joined the Plan, my wife and I lost a child. One of the valves in our son’s heart was fused over at birth, and in spite of three open-heart surgeries to repair the problem, he did not survive. Our grief was compounded by the fact that we were left with huge medical bills because our health insurance at that time was completely inadequate.

“Our surviving children were covered by Mass Health, but partly because of our previous experience with health care costs, my wife and I joined the Fishing Partnership Health Plan as soon as it became available. The Plan offers much more complete coverage than we would otherwise be able to afford.

“I have been fishing for over 30 years, and now dive for scallops and haul 600 lobster traps. When I joined the Fishing Partnership Health Plan, I considered myself in the top 10 percent, health-wise. However, in February of 1998, shortly after joining the Plan, I went in for a regular check-up for the first time in 15 or 20 years. If I hadn’t booked that routine visit, I might not be here today.

“With a stethoscope, the doctor detected an irregular heartbeat. He

encouraged me to have some more tests done, and, assured that the Plan would cover those tests and any subsequent care I might need, I took his advice. Much to my horror, the tests revealed a mitral valve prolapse, with severe regurgitation.

“I, the father of two young children, an apparently healthy, active fisherman, was at high risk of a fatal heart attack! *For two years, the doctors monitored my condition. Then, in February of 2000, I had open-heart surgery at Brigham and Women’s Hospital in Boston. I’m pleased to say that I made a complete recovery,* and since I started diving for scallops and hauling traps again, in May of 2000, I’ve had no real setbacks to my health.

“For all the care I received on account of my heart – doctor visits, testing, hospitalization and surgery – I never received a bill. That’s how good the Fishing Partnership Health Plan is. *Without the Plan, even if my heart condition had somehow been discovered and treated successfully, I would have been ruined by medical bills.* The Fishing Partnership Health Plan saved my life in more ways than one.”

- RAYMOND BATES, Marblehead, MA





Fishing Partnership Health Plan

PLAN PREVENTIVE CARE SAVED MY LIFE, WOMAN REPORTS

“My husband, Joseph, is a lobsterman out of Cohasset harbor. For years we were not able to afford health insurance. When the opportunity arose for us to join the Fishing Partnership Health Plan in 1997, I was so happy and relieved. It felt like my heart skipped a beat.

“For the first time in our lives, we were able to go to doctors before we were extremely ill. Before we had the Fishing Partnership Health Plan, my husband and I only went to the doctor when we were so ill we could hardly get there. Now, we have preventive health care. What a difference!

“Most important, we are able to go to our local doctor, who is also a friend. Knowing us so well, he is like a ‘country’ doctor. Because of the Plan, we also have access to specialists whenever we need them.

“In April of 1998, I made a routine visit to my doctor and he noticed that a freckle on my face looked a bit different. He insisted on taking a biopsy right there in his office even though I had been to a dermatologist a few months before and he had said the freckle looked normal.

“As fate would have it, the ‘freckle’ was really malignant melanoma, a deadly form

of skin cancer. My local doctor referred me to plastic surgeons and guided me through all the appropriate steps.

“Fortunately, the melanoma had not spread; my doctor caught it in time. The only lasting effect of the cancer is a negligible scar on my jaw line. And I have to see the doctors at Mass. General every three months for a check-up.

“I believe that my local doctor, my primary caregiver, saved my life. On top of that, all the doctors I saw during the crazy period when I was dealing with cancer were phenomenal, partly due to my doctor’s guidance but also due to the Fishing Partnership Health Plan. Without the Plan, I never would have been able to see the specialists I needed. They would have been out of reach for me if I were paying for that care on my own.

“All the riches in the world won’t buy you good health. But if all of us had the opportunity to join a health plan as good as the Fishing Partnership Health Plan, we would all be so much better off.”

- LYN CONGDON PREVITE, Cohasset, MA





Fishing Partnership Health Plan

PLAN WELCOMED TRANSPLANT PATIENT, NOW PAYS MOST DRUG BILLS

"I love digging clams. I love working outdoors. There's something about this life that gets in your blood and you don't think of making a living some other way. Maybe it's the ocean. Maybe it's the independence.

"I'm going on 64 and I've worked on the ocean -- first on fishing boats and later as a lobsterman, and then as a clamdigger -- for almost 50 years. I can't keep up with the young guys anymore, but I can usually stay on the flats as long as they can. Overall, I do pretty good working for myself.

"There was a time when I couldn't work at all. Seven years ago, I was very sick: my liver was failing. The only chance I had was a transplant. This was before they had the Fishing Partnership Health Plan. I had my insurance through the state -- Medicaid. I qualified for Medicaid because I was so sick I could not work and support myself. It was the only insurance I could get.

"Fortunately, they were able to find an organ for me. This was at the beginning of 1997. My surgery and recovery went well, and by the end of May, I was ready to start digging clams again. I was a medical success story.

"Right around the same time, the Fishing Partnership Health Plan was starting up. There was an informational meeting on it at the hospital in Gloucester, so I went. When it was over, I told the person running the meeting that I wanted to join but that I had a serious pre-existing condition. 'That won't be a problem,' he said. 'It's a very expensive condition,' I said, explaining about the transplant. 'It doesn't make any difference,' he said. 'People aren't disqualified for pre-existing conditions.'

"It's hard for me to describe how good that conversation made me feel. And when I actually joined the Plan, I was like my old self again. A huge weight had been lifted off my shoulders. I had health coverage *and* I could make a living. What a turnaround that was for me.

"Because of the drugs I take to prevent my body from rejecting the transplant, my monthly expenses for drugs are very high. Just the anti-rejection medicines cost over \$500 a month. There are medicines I take now for other conditions, too. My monthly drug tab ranges from \$600 to \$700.

"But you know what? I don't have to worry about that *because the Fishing Partnership Health Plan covers most of my prescription costs.*

"About a year and a half ago, I had a heart attack. I had to be hospitalized. Then I went through some cardiac rehab. Again, I made a good comeback: I was back digging clams in a month. A month!

"I'm still feeling good, thank God, and I love that I'm able to keep working. It means a lot to me, to my pride and sense of worth. Life is good.

"But I honestly don't believe I'd still be enjoying life if I didn't have the Fishing Partnership Health Plan. The Plan has been a Godsend."

-DENNIS HENDERSON, Essex, MA

