

Good Jobs First

1616 P Street NW Suite 210 • Washington, DC 20036
(202) 232-1616 • www.goodjobsfirst.org

**Testimony of Philip Mattera
Research Director, Good Jobs First
Before the Senate of Maryland Finance Committee
On SB735 – Health Care Disclosure Act
March 7, 2007 in Annapolis**

Good afternoon and thank you for the invitation to testify today. My name is Philip Mattera and I am the research director of Good Jobs First, a non-profit, non-partisan research group that tracks best practices in state and local economic development. As part of our work, we monitor state fiscal conditions as well as trends in job quality, including wage levels and employee benefits. We are based in Washington, DC with additional project offices in New York and Chicago.

I am here to speak on SB735, the Health Care Disclosure Act. This bill would require the State to gather information on the employer of beneficiaries (or of certain of their family members) in state health programs. The State would also be required to compile a report listing those employers with 25 or more employees participating in such programs, and that report would be made available to the public.

On its surface, this bill is simply about information gathering, but it also addresses one of the most serious issues facing Maryland and the rest of the United States today: the ongoing crisis in the nation's system of health insurance coverage. Beginning in the mid-20th Century, more and more Americans began to receive their health insurance through employer-based coverage. Eventually, about two-thirds of the non-elderly population came to obtain their insurance in this manner.

In recent years, there has been a decline in such coverage. The most recent survey of employer health benefits by the Kaiser Family Foundation and the Health Research and Education Trust found that the percentage of firms offering coverage has slid from 69 percent in 2000 to 61 percent in 2006.¹ This is a significant reason why there are, according to the most recent data from the Census Bureau, more than 46 million Americans without health insurance.²

The drop in coverage has two main causes: a rise in the number of jobs that do not provide coverage at all and growth in the number of workers who decline coverage because it is too expensive. Smaller businesses have always had difficulty providing

¹ . The Kaiser Family Foundation and Health Research and Educational Trust, *Employer Health Benefits: 2006 Annual Survey*, p.34; online at <http://www.kff.org/insurance/7527/upload/7527.pdf>.

² . U.S. Census Bureau, *Income, Poverty and Health Insurance Coverage in the United States: 2005*, August 2006, p.20; <http://www.census.gov/prod/2006pubs/p60-231.pdf>.

health coverage to workers, especially in times of rapidly increasing insurance costs. However, the most striking development in the past two decades has been the growth in the number of workers employed by the nation's largest companies who lack health insurance. The Kaiser Family Foundation survey cited above found that the portion of workers in large firms (200 or more employees) participating in health insurance at their job fell from 69 percent in 2002 to 63 percent in 2006.³

In the face of rising health premiums, employers have been shifting more and more of the cost onto workers. By 2005, 88 percent of workers were required to contribute to the cost of family coverage, with an average monthly contribution of \$273.03.⁴ Low-wage workers often cannot afford that cost and instead opt to forgo workplace coverage altogether.

In many cases, the consequence of the erosion of workplace coverage is a rise in the ranks of the uninsured. Yet that is not the only alternative available to lower-income families. More and more low-income workers are turning to government programs that provide taxpayer-funded health coverage, especially for children. The poorest families may be eligible for coverage under Medicaid, while slightly higher income families can qualify for the State Children's Health Insurance Program (SCHIP). One-quarter of the uninsured population—more than 10 million people nationwide—are eligible for one of these programs.⁵

The increasing numbers of Medicaid and SCHIP enrollees come at a time when the programs are already under stress because of fiscal constraints caused by medical inflation and federal cutbacks. Many states are curtailing benefits and tightening eligibility requirements.

At the same time, states are beginning to question whether they should be saddled with the cost of providing coverage to workers and their dependents who in the past would have obtained affordable health insurance on the job. Medicaid was originally designed for the non-working poor, and SCHIP, a much younger program, was intended mainly to help the families of workers whose employers could not afford to provide adequate dependent health coverage. The decline in workplace coverage, especially at large firms, raises the question of whether states are being forced to subsidize private-sector cost cutting.

In order for legislators and other policymakers to properly analyze this question, there is a need for detailed information on the employment situation of current participants in programs such as Medicaid and SCHIP. Part of this process is the identification of the

³. The Kaiser Family Foundation, *op. cit.*, p.45.

⁴. U.S. Census Bureau, *Statistical Abstract of the United States: 2007*, p.107; available online at <http://www.census.gov/prod/2006pubs/07statab/health.pdf>.

⁵. Kaiser Family Foundation, *Characteristics of the Uninsured*, February 2007, p.1; available online at <http://www.kff.org/uninsured/upload/7613.pdf>.

specific employers of program beneficiaries or, in the case of children, their parents or guardians.

In 2004 the Massachusetts legislature enacted a law requiring the state to compile a list of employers with workers or their dependents participating in public healthcare programs. The requirement applied to employers with 50 or more employees using programs such as MassHealth and the Uncompensated Care Pool (UCP).⁶ In 2005 Massachusetts issued the first report required by the law and has subsequently released two additional reports.⁷ Subsequently, four other states have enacted similar disclosure requirements: Hawaii, Illinois, Maine and New Jersey.⁸

In addition to legislative action, state agencies in numerous other states have released some employer information at the request of legislators or newspaper reporters. A summary of those disclosures is attached to this testimony.

These one-time and partial revelations are of interest, but they are no substitute for annual, comprehensive and mandatory disclosures to a state's policymakers. Some states do not currently collect employer data and could only begin to do so with a legislative mandate.

In conclusion, I would like to point out several key features of SB735. First is that the disclosure is limited to companies with 25 or more employees who participate in public health programs directly or through a dependent. This will reduce the administrative effort involved in the disclosure and focus the information on larger firms, which are at the center of the policy debate on this issue. Second, this bill does not entail disclosure of the names of the program participants. This prevents individual privacy problems and keeps the focus on the employers. Finally, the bill calls for public release of the employer information that is compiled. This is an essential step that will enable analysts outside as well as inside the State government to assess the condition of the public health insurance system.

Overall, SB735 is a relatively inexpensive measure that will provide policymakers and the public with valuable information that can be used to formulate solutions to the healthcare problems of the State and the country as a whole.

Thank you again for the invitation to offer this testimony.

⁶. The requirement can be found in Section 304 of Chapter 149 of the Acts of 2004; available online at < http://www.mass.gov/legis/05budget/outside_sections.htm >.

⁷. For the most recent report, see http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/07/50+_ee_2007_report.pdf; the list of companies is at http://www.mass.gov/Eeohhs2/docs/dhcfp/r/pubs/07/50+_ee_2007_table.pdf.

⁸. See <http://www.ncsl.org/programs/health/2006employerdisclosure.htm>.

SUMMARY OF STATE MEDICAID/SCHIP EMPLOYER DISCLOSURES

Source: http://www.goodjobsfirst.org/corporate_subsidy/hidden_taxpayer_costs.cfm

Alabama

In April 2005 the *Mobile Register* published an article citing data from the Alabama Medicaid Agency on companies in the state with employees whose children are participating in Medicaid. The newspaper obtained a list from the agency of 63 companies whose employees had 100 or more children in the program as of mid-March 2005. At the top of the list was Wal-Mart, whose employees had 4,700 children in the program. Following it were McDonald's (1,931), Hardee's (884) and Burger King (861). The data were similar to information obtained from the same agency by the Montgomery Advertiser two months earlier.

Sources: Sean Reilly, "Medicaid Providing Health Care for Kids of Working Families," *Mobile Register*, April 17, 2005 and John Davis and Jannell McGrew, "Health Plans Not Family Friendly," *Montgomery Advertiser*, February 22, 2005, p.B6.

Arizona

In July 2005 the state Department of Economic Security issued data on the largest private employers with workers receiving taxpayer-financed medical insurance through the Arizona Health Care Cost Containment System. At the top of the list was Wal-Mart, with about 2,700 workers--or 9.6 percent of its Arizona workforce--participating in the program. It was followed by Target, Kroger and regional supermarket chain Bashas, each of which had about 5 percent of their workers getting state healthcare coverage.

Sources: Howard Fischer, "Wal-Mart 1st in State Aid Enrollees," *Arizona Daily Star*, July 30, 2005 and Amanda J. Crawford, "Nearly Half of Poor in AHCCCS Hold Jobs," *Arizona Republic*, July 30, 2005.

Arkansas

In March 2005 the Department of Human Services, responding to a request from the *Arkansas Democrat-Gazette* and the *Arkansas Times*, released a list of the number of employees at the state's largest employers who receive some form of public assistance for themselves or their family, mostly Medicaid coverage for their children. The disclosure found a total of 9,698 workers at the top nine employers, by far the largest number of which--3,971--were employees of Wal-Mart.

Source: Brian Baskin, "Top 9 Employers in State have 9,698 Getting Public Aid," *Arkansas Democrat-Gazette*, March 17, 2005.

Connecticut

In January 2005, the Office of Legislative Research released a report on the employers of participants in the state's HUSKY health program for children of low-income families. The report was prepared at the request of several legislators who had been encouraged to seek the information by organizations such as Connecticut Voices for Children. HUSKY (an acronym for Healthcare for Uninsured Kids and Youth) has two parts: Part A is traditional Medicaid and Part B is Connecticut's version of the State Children's Health Insurance Program. For HUSKY A, the top employer of workers with children in the plan was Wal-Mart, with 824 workers with children in the plan. It was followed by Stop & Shop (741), Dunkin' Donuts (530), Laidlaw (460) and McDonald's (also 460). The report also looked at employer data for HUSKY A enrollees who were also enrolled in HUSKY B. For that group the top employer was Stop & Shop with 99 HUSKY A enrollees also participating in HUSKY B, followed by Wal-Mart (79), Laidlaw (65), Home Depot (45), Dunkin' Donuts (39) and Family Care VNA (also 39). The report counted only parents of plan participants, not the total number of their children.

Source: Robin K. Cohen, *HUSKY A and B--Enrollment and Employer Data*, Connecticut Office of Legislative Research Report 2005-R-0017, January 10, 2005; available online at www.cga.ct.gov/2005/rpt/2005-R-0017.htm

Florida

In March 2005 the *St. Petersburg Times* published a summary of data it obtained from the Department of Children and Families on the employers in the state with the most workers who were enrolled in Medicaid or

KidCare Insurance (Florida's version of SCHIP). Leading the Medicaid list was Wal-Mart with 12,300 employees or their dependents enrolled in the program. Wal-Mart also accounted for 1,375 employee children enrolled in Kidcare (second only to Miami-Dade County with 1,518). The other employers with the most Medicaid enrollees were McDonald's (8,100), Publix (7,900), Wendy's (4,100), Winn-Dixie (4,000) and Burger King (3,900). Publix ranked third on the KidCare list with 1,250 and Winn-Dixie ranked fifth (after Broward County Schools) with 379.

The *St. Petersburg Times* story also took note of the fact that several of the companies with the most employees and dependents enrolled in public health insurance programs were also recipients of substantial amounts of economic development incentives such as tax abatements.

The *St. Petersburg Times* numbers were significantly higher than comparable data cited in a December 2004 published by the *Tallahassee Democrat*. That story, also based on data from the Department of Children and Families, reported that the company with the most employees participating in Medicaid was McDonald's, with 1,792 claims filed. The other top private-sector employers on its list were Publix (1,579), Winn-Dixie (1,108), Burger King (830) and Wal-Mart (756). The article noted that the data supplied by the state referred to the number of claims rather than the number of beneficiaries, which it said was likely to be much higher. This might explain the discrepancy.

Sources: Sydney P. Freedberg and Connie Humburg, "Lured Employers Now Tax Medicaid," St. Petersburg Times, March 25, 2005 plus a spreadsheet with additional data provided by the authors to Good Jobs First. Also: Rocky Scott, "50,000 Workers Qualify for Medicaid: Some Say Companies Taking Advantage," Tallahassee Democrat, December 19, 2004, p.1 According to a private communication with the author, the headline was incorrect and should have referred to 50,000 employers.

Georgia

In February 2004, the Atlanta Journal-Constitution reported the contents of an internal memo prepared by the Department of Community Health in 2002 that contained a list of the employers whose workers had the most dependents enrolled in the state's PeachCare for Kids health insurance program for low-income working families. At the top of the list was Wal-Mart, whose employees in Georgia had 10,261 children in PeachCare. Far behind in second place was Publix with 734, followed by Shaw Industries (669), Mohawk Industries (657) and Cagle's Keystone Foods (463).

Source: Andy Miller, "Wal-Mart Stands Out on Rolls of PeachCare," Atlanta Journal-Constitution, February 27, 2004, p.1B.

Iowa

In March 2005, the Associated Press bureau in Des Moines reported that it had obtained a list of the Iowa employers with the largest number of workers participating in Medicaid. The list, prepared by the state Department of Human Services, listed Wal-Mart first with 845 employees. It was followed by Tyson Fresh Meats (388), Casey's General Stores (371), Hy-Vee Inc. (361) and Access Direct Telemarketing (217).

Source: Ryan Foley, "IA Medicaid Employers," Associated Press, March 4, 2005 and "Top Ten Employers with Workers on Medicaid," Associated Press, March 4, 2005.

Maine

In June 2005 the Institute for Local Self-Reliance obtained data from the Maine Department of Health and Human Services on companies with workers enrolled in Medicaid and other public assistance programs (data on dependents was not available). At the top of the list was Wal-Mart, with 751 workers receiving benefits. It was followed by supermarket chain Hannaford with 527 and LL Bean with 170.

In November 2005 the *Lewiston Sun Journal* obtained information from the state Department of Health and Human Services on those employers with the largest number of workers on MaineCare (the state's version of Medicaid), food stamps and TANF (temporary assistance to needy families). At the top of the list was Wal-Mart, with 1,100 employees in one or more of the programs, followed by the supermarket chain Hannaford Bros. (662), L.L. Bean (362) and Shaw's Supermarkets (257).

Sources: Press release issued June 28, 2005 by the Institute for Local Self-Reliance; available online at http://www.newrules.org/retail/news_slug.php?slugid=311 and Kathryn Skelton, "Working, On Welfare: Thousands in Maine Have Jobs, But Get Assistance," *Lewiston Sun Journal*, November 14, 2005.

Massachusetts

In 2004, the legislature included in the 2005 budget a requirement that the state compile a list of employers with workers or their dependents participating in public healthcare programs. The requirement applied to employers with 50 or more employees using programs such as MassHealth and the Uncompensated Care Pool (UCP). On February 1, 2005 the Division of Health Care Finance and Policy issued the first report required by the law. The report identified 138 employers that met the 50-employee threshold. At the top of the list was Dunkin' Donuts, with 1,923 employees participating in UCP and 982 participants in MassHealth. Others at the top of the list were Stop & Shop (1,352 & 788), Wal-Mart (1,258 & 823), McDonald's (1,125 & 600) and UNICCO Service Corp. (743 & 339).

In February 2006 the Division of Health Care Finance and Policy issued its second report, saying that changes in methodology meant that the new numbers were not compatible with those from the previous year. This time Wal-Mart was at the top of the list, with a total of 2,866 MassHealth members and UCP users. It was followed by Stop & Shop (2,737), McDonald's (2,162) and UNICCO (1,728).

In February 2007 the third report was issued. Wal-Mart was at the top of the list when counting the total number of MassHealth members (employees and dependents) and UCP users. Its total was 6,070. Second was Stop & Shop with 5,785.

Sources: The requirement can be found in Section 304 of Chapter 149 of the Acts of 2004; available online at www.mass.gov/legis/05budget/outside_sections.htm. The 2006 report is online at http://www.mass.gov/Eeohhs2/docs/dhcfp/pdf/50+_ee_2006_report.pdf and the accompanying spreadsheet can be found in PDF format at http://www.mass.gov/Eeohhs2/docs/dhcfp/pdf/50+_ee_2006_table.pdf and in Excel format at http://www.mass.gov/Eeohhs2/docs/dhcfp/excel/50+_ee_2006_table.xls. A page with links to the 2007 press release, report and list of employers can be found [here](#).

Montana

In June 2005 the *Great Falls Tribune* examined records for the state's CHIP program and found that the private employer with the largest number of workers with dependents receiving the health insurance was Wal-Mart. Its 193 employees using CHIP represented about 4 percent of the company's workforce in the state. Other companies high on the list were McDonald's, Pizza Hut, NAPA Auto Parts and Subway.

Source: Mike Dennison, "State Insurance for Kids Going to Employees You Might Not Expect," *Great Falls Tribune*, June 26, 2005, p. 16A.

Nebraska

In October 2005 the Nebraska Health and Human Services System reported that an estimated 9,369 workers and an unknown number of their dependents were receiving benefits through the state's Medicaid program. Leading the list was Wal-Mart with 654 workers and Tyson with 548.

Source: Paul Hammel, "Thousands with Jobs are on Medicaid Rolls," *Omaha World-Herald*, October 19, 2005.

New Hampshire

In May 2005 the Associated Press reported that it had obtained a report from the state Department of Health and Human Services on those employers in New Hampshire with the most workers (or their dependents) enrolled in Medicaid or the Healthy Kids Silver program. The employer at the top of the list in both categories was Wal-Mart, which had 487 of its 8,500 workers in the state getting subsidized coverage. Also high on the list were the state government, Dunkin' Donuts, the supermarket chain Shaw's, Concord Hospital, nursing-home operator Genesis and the U.S. Postal Service.

Source: Norma Love, "State, Retail Workers High on List of Needing Health-care Subsidy," *Associated Press*, May 12, 2005.

New Jersey

In August 2005 New Jersey Policy Perspective (NJPP) issued a report that for the first time disclosed which employers have the largest number of workers or dependents participating in the state's SCHIP program known as NJ FamilyCare. NJPP, which had to pay to get the state to reprogram the database of FamilyCare participants to retrieve the information, found there were about 50 employers that accounted for 100 or more program participants. The employer with the most was Wal-Mart, with a total of 589 adults and children. It was followed by Home Dept (335), the supermarket chain Pathmark (329) and Target (302).

Source: Mary E. Forsberg, ATTENTION SHOPPERS: You Pay the Health Insurance Bills for Some of New Jersey's Largest Employers, New Jersey Policy Perspective, August 2005; available online at http://www.njpp.org/rpt_familycare.html

Ohio

In February 2006 the Department of Job and Family Services, in response to requests from Policy Matters Ohio and others, released a report on those employers with the largest number of workers participating in the Medicaid, food stamps and Ohio Works First (cash assistance) programs. For Medicaid, Wal-Mart was first with 12,184 employees, followed by McDonald's (11,359), Yum! Brands (6,890) and Wendy's (6,305). For food stamps, McDonald's was first with 8,886, followed by Wal-Mart (7,327), Yum! Brands (5,221) and Wendy's (4,937). McDonald's also led the list for Ohio Works First with 1,008 employees. It was followed by Wendy's (588), Yum! Brands (541) and Wal-Mart (356).

Sources: Ohio Department of Jobs and Family Services, Report Identifying the Number of Benefit Recipients by Employer, February 24, 2006; available online at <http://jfs.ohio.gov/releases/EmployerReport.pdf>. See also: Julie Carr Smyth, "Ohio Workers Depend on Public Benefits," Cleveland Plain Dealer, February 25, 2006. See also the Policy Matters Ohio initial analysis of the data at: http://www.policymattersohio.org/pdf/public_benefits_2006_03.pdf

Pennsylvania

In March 2006 the *Philadelphia Inquirer* published a report on data it obtained from the Department of Public Welfare on the percentage of workers enrolled in Medicaid at the ten largest employers in the state. Wal-Mart was at the top of the list, with 15.8 percent of its workforce (7,577 individuals) enrolled. Giant Food Stores was second with 11.8 percent (2,244 workers).

Source: Amy Worden, "Many Wal-Mart Workers Use Medicaid," Philadelphia Inquirer, March 2, 2006.

Tennessee

In January 2005, state officials released the results of a survey, undertaken at the request of the *Chattanooga Times Free Press*, of which companies had employees who were enrolled in TennCare, the state's health plan for the poor, uninsured and disabled. Ranking first was Wal-Mart, with 9,617 employees on TennCare, nearly 25 percent of the company's entire workforce in the state. Trailing Wal-Mart among the top five were four temp agencies: Randstad Staffing Services USA (6,389), Adecco USA Inc. (4,205), Staffmark East LLC (3,818) and Real Time Staffing Services (3,783). The survey found that the top 20 employers of TennCare recipients accounted for more than 68,000 participants in the program, or about six percent of total enrollment.

Sources: John Commins, Dave Flessner and Ashley M. Heher, "On the Job and on TennCare," Chattanooga Times Free Press, January 20, 2005, p.A1. Also: Rebecca Ferrar, "Big Companies Have a Large Number of Workers in Program," Knoxville News-Sentinel, January 30, 2005, p.C1.

Texas

The Center for Public Policy Priorities, a non-partisan research center based in Austin, has obtained data on the 20 employers in the state with the largest number of employees whose dependents participate in the Children's Health Insurance Program. (Employer data for Medicaid are not available.) The data for February 2005 show Wal-Mart at the top of the list, with 2,333 employee families in CHIP, with an estimated 4,363 individual children enrolled. Many of the other employers on the list are school districts (led by Houston with 712 families). The University of Texas System ranked third with 475 families. Among the other private-sector employers on the list are the department-store chain Dillard's (sixth with 284 families) and McDonald's (13th with 238 families). The full list for both March 2004 and February 2005 is [here](#).

Source: Data obtained by the Center for Public Policy Priorities < www.cppp.org > and provided to Good Jobs First

Utah

In February 2006 the *Salt Lake Tribune* reported on an analysis it had done of data from the state's department of health concerning workers along the Wasatch Front (Weber, Davis, Salt Lake and Utah counties) who were receiving health coverage for themselves or dependents through public programs such as Medicaid, SCHIP or the Primary Care Network. The newspaper said that the employer with the largest number of such workers was Wal-Mart, with 234. It was followed by call-center operator Convergys with 181.

Source: Kirsten Stewart, "Utahns Foot Insurance Bill: Large Companies' Workers Without Health Care Turn to Medicaid," *Salt Lake Tribune*, February 5, 2006.

Vermont

In April 2005 the *Vermont Guardian* reported that it had obtained data from the state's Department for Children and Families on families enrolled in Medicaid that had someone employed by a large company or a government agency. The state government itself was said to account for largest number of such employees with 481. Among the private-sector companies with the most workers using Medicaid were Price Chopper (443), McDonald's (290), Hannaford (288) and Wal-Mart (286). Among industry groups, grocery stores accounted for the largest number at 1,036.

Source: Kathryn Casa, "Employees at Vermont's Top Companies Enrolled in Medicaid Health Plans," *Vermont Guardian*, April 18, 2005. Some of the numbers cited above came from a copy of the data prepared for Casa that was provided to Good Jobs First by the Department for Children and Families.

Washington

In December 2006 the *Tacoma News Tribune* reported that new numbers from the state showed that Wal-Mart still accounted for the largest number of workers receiving benefits from the state's Medicaid and Basic Health plan. The number for Wal-Mart was 3,194--far ahead of number two McDonald's with 1,932.

In January 2006 the *Seattle Times* had reported that the number of Wal-Mart employees (or their dependents) in the state receiving taxpayer-subsidized health coverage was more than 3,100--nearly double that of any other company and far more than had previously been reported. The information, which came from two confidential state reports leaked to the *Times*, showed the numbers both for the Basic Health Plan, a program that is entirely financed by the state, and the state-federal Medicaid program, but it was unclear how much overlap there was. Wal-Mart had 3,180 employees on the Medicaid list and 456 on the Basic Health tally. On the Medicaid list, McDonald's came in second with 1,824 employees receiving benefits, followed by Safeway with 1,539.

Back in February 2003, the state Health Care Authority had given the Associated Press a list of the ten employers whose workers appeared most frequently on the rolls of the Basic Health Plan. At the top of the list was Wal-Mart, with 341 workers participating in the plan. It was followed by Catholic Community Services (265), Del Monte (253), Snokist (218) and Express Personnel (191). In February 2004 the *Seattle Times* reported that 281 Wal-Mart workers were enrolled in Basic Health as of March 2003.

Sources: Sean Cockerham, "A Ranking Wal-Mart Could Live Without," *Tacoma News Tribune*, December 1, 2006. Ralph Thomas, "More Than 3,100 Wal-Mart Workers Got State Health Aid," *Seattle Times*, January 24, 2006; Rebecca Cook (Associated Press writer), "Legislature: Bill Has Employers Pay Share of Health Care," *The Columbian (Vancouver, WA)*, February 28, 2003, p.C2; Andrew Garber, "Enrollments in State's Health Plan Questioned," *Seattle Times*, February 3, 2004.

West Virginia

In December 2004, the Bureau for Children and Families, acting at the request of the Charleston Sunday Gazette-Mail, released data on the employers of parents of children enrolled in the State Children's Health Insurance Program. Leading the list was Wal-Mart, with 452 workers whose children participated in the plan. This group represented about 4 percent of the company's employees in the state. Next on the list were the tree-cutting company Asplundh (146), McDonald's (100), Respite Care (97) and the U.S. Postal Service (94).

Source: John Heys and Paul Wilson, "Wal-Mart Culture: Wal-Mart Tops State CHIP List," *Charleston Sunday Gazette-Mail*, December 26, 2004, p.1A.

Wisconsin

In May 2005 the Milwaukee Journal Sentinel reported on new data from the state Department of Health and Family Services about Wisconsin employers with the largest number of employees (or their dependents) participating in BadgerCare, the state's health insurance program for low-income working families. At the top of the list was Wal-Mart, which had 809 employees enrolled (1,252 employees and their dependents combined). The Department projected the annual cost to the state of those enrollees at \$2.7 million. Other employers on the list of the top ten were the non-profit healthcare provider Aurora (187 employees; 321 employees and dependents), home improvement chain Menard (126; 217), McDonald's (131; 200), Manpower (127; 181), Lands' End (100; 179), Kmart (102; 164) and Walgreen (101; 146). The top ten employers were said to cost the state a total of \$6.4 million.

In October 2005 Wisconsin Citizen Action published a report estimating that large corporations, led by Wal-Mart, were costing the state \$46 million a year because of the participation of their employees in public medical assistance programs.

In June 2006 the Journal Sentinel reported that it had obtained a report from the state Department of Health and Family Services estimating that the cost to taxpayers for health coverage provided to workers at large companies was continuing to rise. The document noted that Wal-Mart still accounted for the largest number of employees--904--on BadgerCare. The number rose to 1,699 when their family members were included. McDonald's was second with 356 employees/671 family members, and Manpower Inc. was third with 216 employees/407 family members.

Sources: Stacy Forster, "Big Companies Fill BadgerCare Rolls," *Milwaukee Journal Sentinel*, May 24, 2005; Anita Weier, "Wal-Mart Workers Need State Health Aid," *The Capital Times*, November 4, 2004, p.1A; Stacy Forster, "Tab for Uninsured Workers Rises 13%," *Milwaukee Journal Sentinel*, June 30, 2006.