

## **THE HEALTH CARE DEBATE – A MUST-DO PROPOSITION**      *(part one)*

Fourteen thousand Americans lose their insurance coverage every day and the next could be you. Americans spend \$5000-\$6000 more on health care each year than do citizens in countries that have a national health service. Fifteen per cent of Americans, 46 million, have no coverage at all. Tens of thousands of persons have had their coverage canceled – many denials resulting in death -- because insurance companies search medical records to find reasons to cancel policies when patients actually need treatment. Under the current system, choice is curbed and care is restricted: treatment must be by a “participating provider,” a “covered benefit,” “medically necessary” as determined by the utilization review department, and under a “cap.”

The model adopted by Congress will be an American plan, ensuring freedom of choice. It will be easier to buy and pay for insurance and get the care you need. Under the plans in Congress, insurance companies will no longer be able to cancel your insurance in case of a crisis at a time when you are most vulnerable and most frightened. Insurance companies will no longer be able to deny eligibility for pre-existing conditions or place an arbitrary cap on the care you need in a given year or over a lifetime. Finally routine, preventive care will be provided because it’s the most affordable way to keep people healthy. It will not be a government takeover. Individual choice will be retained. If you like your plan, you can keep it; if you like your doctor, you can keep him or her. Government will not meddle in your health care but neither will the insurance company bureaucrats who profit by denying you care and canceling your policy when you need it after you have paid thousands when you didn’t need it.

Under the proposed reform, the government will oversee and provide the financing and people will continue to retain the freedom to receive care from the providers. This is the same approach Congress has taken with our other single payer systems: Medicare, Medicaid, and the military retirees / dependents /veterans system. The draft proposals in Congressional are the result of the collaborations undertaken by leaders in the field – insurance companies, pharmaceutical companies, hospitals, medical device manufacturers, and other providers – to provide \$2 trillion in savings over the next 10 years. The final language is being worked on.

Grandma is safe. Don’t let anyone tell you otherwise. No one is pulling the plug on anyone’s grandparents, or the disabled, either. It is hard to believe that people would allow themselves to be scared by such misrepresentation when Social Security since 1935 has made sure our elders have an income for basic living needs, and Medicare and Medicaid has since 1965 made sure our elders and disabled have medical care, including care homes. There are simply no “death panels” in the health care proposals being considered in Congress.

*Learning from Our Own Experience and Our Neighbors Abroad*

Medicare, a single payer system for our elderly, has been ensuring access to health care since 1965. The program is largely successful, despite its problems. Medicare's administrative costs are less than half those of private care. Thanks to Medicare and Medicaid, seniors, disabled persons, and the poor have access to the medical care they need.

The national health systems of our western neighbors – Britain, Canada, France, Germany, and western Europe, have also been largely successful. Citizens in those countries have the assurance that they will get the treatment, medicines, and supplemental care they need. That is the reason those programs retain huge levels of public support and produce better health care outcomes at much lower cost than ours. The public support for nationalized health care in European countries has been so strong that no Western nation that has it has ever switched to a private model (the U.S. model) with the disastrous exception of Israel.

### *The Public Option*

Opponents argue that the public option will drive private insurers out of business. This is simply not true. Parents still choose to send their children to the many, flourishing private schools and universities rather than sending them to public school or universities. FedEx and UPS still operate even though the US Postal Service delivers packages for much less. People still pay to be members of private recreation facilities even though they can use public parks.

The government does many things well such as infrastructure (interstate highways; seaports; airports; electricity in rural areas where private utility companies won't go); scientific research; military operations; postal service; education and libraries; and provision of services such as sanitation, water supply, rescues and emergency response, and the like. Government provides services that are too critical to be put at risk by turns in the business cycle or that serve the needs of the population as a whole. We're not alone. Nearly every country relies on its government to provide similar basic services. The "free market" should not take over public functions as reform opponents claim; it leaves people at risk.

People not only accept government provided services without saying their rights have been taken away, or that the services will be rationed, or rendered at a lesser quality than the market will provide it -- they expect those services. It's a wonder that with all the comforts we take for granted in our daily lives because of government-provided services that people still feel apprehensive about health care reform.

As President Obama told a town hall meeting in Montana, you can't say "I hate government programs but keep your hands off my Medicare." Medicare is a government program. So is Social Security. I doubt that there any seniors who want their social security check to stop coming in the mail.

## THE HEALTH CARE DEBATE – A MUST-DO PROPOSITION *(part two)*

*"On the day of 9/11, the only people running UPSTAIRS in the burning towers to rescue people, were from the government." Governor Ed Rendell*

The government does many things very well, contrary to long-standing neoconservative efforts to have people think otherwise. As Hardball host Chris Matthews reminded us, when the issue of fluoridating water to prevent cavities was debated, those who were against it argued vehemently that fluoride was a chemical used for mind control. As silly as that was, that irrationality has resurfaced in the vocal citizens whose shouting and threats of violence at town hall meetings across the country are preventing rational discussion of the critical issue of access to affordable care.

What should be a civil, intelligent debate on how we can resolve the rocketing costs and improving access to needed medical care, has been usurped by misrepresentation and distortion from corporations with a great deal to lose. MSNBC recently reported statistics that explain why these corporations do not want reform. Under the "free market" approach of the Bush administration, health industry profits rose from \$2 billion in 2000 to more than \$12 billion in 2007. There was a 24% increase in uninsured persons as tens of thousands saw their policies canceled, from 35 million to more than 46 million. Premiums escalated significantly and covered persons saw their benefits decline. Health company CEOs earned an average \$11 million each. One CEO took home over \$100,000 an hour, and each of the 9 bedrooms in his three mansions cost about \$87,000. (This same "free market/no government regulation" approach under the previous administration, ironically, resulted in the largest government intervention in history: the \$700 billion bailout of our financial institutions.)

Health care reform is needed because of how these billions in profits were made. Coverage eligibility was restricted; those with pre-existing conditions were deemed ineligible. Patients who had faithfully paid their premiums saw their insurance canceled because they needed medical care. Treatment was denied because it was not a "covered benefit," was not "medically unnecessary," or exceeded a cap. "Covered benefits" were restricted. Payments to physicians saw declines. Under the plans in Congress, these denial of care tactics will be eliminated. Doctors and patients alike stand to gain from health care reform.

The federal government has been superbly successful at a large number of things, up to the point where loud protestors get government to cut off funding, only to then point to the decline as evidence of the superiority of free markets. Markets do some things very well: they concentrate capital, test businesses through competition, promote energetic investment and speculation, and generate wealth. But many services – such as health care – would decline or vanish, or actually have suffered under the marketplace. The role of government is to provide for the general well-being of its people. The health care industry has successfully used its influence, ads, and scare tactics in the past to kill reforms that would provide Americans the care they need. The scariest thing is not doing anything. We need to remember all the government-provided services that make our lives as comfortable as they are, trust in government, and get reform passed now.

## WHAT GOVERNMENT DOES WELL

The federal government has been superbly successful at a large number of things, and together with state and local governments provide us with necessities and conveniences that we take for granted. None of these services or programs make us “socialist” but are what people expect. We should take comfort that government can competently handle projects and trust government to also handle the complex issue of providing access to affordable health care.

### Homes

- Buy a home: Freddie Mac and Fannie Mae back 70% of all mortgages, with higher priced home backed by the Federal Housing Association

### Money

- Entrust our money into banks insured by the Federal Deposit Insurance Corporation (FDIC)
- Entrust our stock, bond, annuity and other investments to monitoring by the Securities & Exchange Commission

### Emergency Response

- Call 911 and know that an ambulance, police car, or fire truck will soon be there to help us
- Know that fire hydrants are placed as needed and supported by underground, sufficiently pressured water supply

### Basic Necessities

- Cook with clean water from our faucets or drink from our faucets or water fountains
- Use toilets that drain into city wastewater treatment facilities
- Have your rubbish taken away each week by city garbage service

### Work

- Workplaces are safe thanks to OSHA
- Unemployment benefits are a safety net between jobs
- Temporary Disability Insurance and Workers Compensation provide some income in case we are too injured to work
- COBRA allows us to keep our medical coverage when we lose our jobs

### Education

- Children learn from Sesame Street, Barney, Cyberchase, and other educational programs from PBS, the Public Broadcasting Service
- Children can attend public school if you choose
- Learn a trade or go back to school at a community college
- Acquire an affordable college education at a public university
- Finance your education via a Pell grant, work study, or student loans
- Borrow books from the library

### National Defense

- Enlist in the military as a career, get valuable job skill training, see the world, go to college on financial aid, get free health care, and get favorable financing for cars and homes

### Postal Service

- Mail letters and packages at reasonable rates and have mail delivered to your home

<p><u><i>In Your Neighborhood</i></u></p> <ul style="list-style-type: none"> <li>• Walk on public sidewalks</li> <li>• Walk or drive at night with lights above sidewalks and roads</li> <li>• Rain is channeled away by drainage system</li> </ul>	<p><u><i>Weather and Natural Disasters</i></u></p> <ul style="list-style-type: none"> <li>• Receive warnings about coming storms and large-scale weather conditions to prepare</li> <li>• Receive aid in case of natural disasters and resulting destruction</li> </ul>
<p><u><i>Infrastructure</i></u></p> <ul style="list-style-type: none"> <li>• Provide electricity in rural areas where private utilities won't go</li> </ul>	<p><u><i>Protection</i></u></p> <ul style="list-style-type: none"> <li>• Rely on regulatory agencies and courts when we've been wronged</li> </ul>
<p><u><i>Keeping Us Safe</i></u></p> <ul style="list-style-type: none"> <li>• Making sure baby cribs, toys, and other products are safe for us to use, thanks to the Consumer Product Safety Commission</li> <li>• Take medicines approved for safety by the Food &amp; Drug Administration</li> <li>• Eat food approved for safety by the Food &amp; Drug Administration, and prepared and sold under sanitary conditions and standards set out by the Dept. of Health</li> <li>• Rely on the Centers for Disease Control or local Dept. of Health to identify, prevent, and contain health risks and potential outbreaks</li> <li>• Ensure clean drinking water</li> <li>• Ensure that toxic materials are properly disposed of to prevent harm</li> </ul>	<p><u><i>Transportation</i></u></p> <ul style="list-style-type: none"> <li>• Drive on local roads and highways and through tunnels and over bridges</li> <li>• Drive being guided by traffic signals so we can all be on the road without crashing</li> <li>• Dock your boat (if you have one) at a public pier</li> <li>• Ride TheBus or HandiVan, or on the mainland, rail and ferry systems</li> <li>• Make sure that the cars we drive are safe to drive by passing national safety standards</li> <li>• Enjoy the long drive on our country's magnificent interstate highway system, and using its restroom and picnic facilities along the way</li> <li>• Buy products that were brought here by ships that set anchor at public harbors</li> </ul>
<p><u><i>Recreation</i></u></p> <ul style="list-style-type: none"> <li>• Visit and camp at wonderful National Parks that conserve our country's natural beauty</li> <li>• Swim at beaches with a lifeguard watching</li> <li>• Swim at a public pool with a lifeguard watching</li> <li>• Play sports at a city park</li> <li>• Take classes at a city recreational facility</li> </ul>	<p><u><i>Air Transportation</i></u></p> <ul style="list-style-type: none"> <li>• Walk through concourses, have your luggage transported by conveyer belts, and use luggage carts and restroom facilities at the local airport</li> <li>• Fly the country in planes navigated by pilots examined for competency by the Federal Aviation Administration and guided by civil service air traffic controllers</li> </ul>
<p><u><i>Safety Net</i></u></p> <ul style="list-style-type: none"> <li>• Social security payments made to our elderly, to the underage children of our disabled, or to the severely disabled enable them to make ends meet</li> </ul>	<p><u><i>Research for Improving Life and Its Daily Aspects</i></u></p> <ul style="list-style-type: none"> <li>• Fund scientific research that produces medicines, medical treatments, and developments and breakthroughs in technological or other fields</li> </ul>