

Health Care Assessment, Another Viewpoint  
By Cynthia Doty

First, let me say that I wish the recent proposal to expand Medicare to age 55 would have been included in the final Senate bill. I think the timing for putting it in play was a tactical mistake...if it had been put in closer to the end maybe we might have beaten the insurance lobbyists in their dealings with Lieberman or Snowe, or some other Republican. Also did we really try hard enough to “bribe” the Maine senators? Seems like they were vulnerable to money as much as Ben Nelson. If we needed to use such tactics, couldn't we have found one moderate Republican or are they really all following the party line?

Since Single Payer, Medicare for All and even expanded Medicare, didn't succeed in either house, we now have to deal with either compromised reform or pushing for no bill at all and starting over.

I believe that we need to pass health care insurance reform, in January for both political and health care reasons... even if the final version looks like the bill that the Senate just passed.

It is projected that this new legislation will provide insurance for 30 million more people. While this is far from what single payer would do and may seem like a small number, if you are one of the thirty million, it could be a matter of life and death ...or medical bankruptcy. And for every uninsured person who uses the hospital for health care, the costs get passed on to all the rest through either higher premiums or state taxes.

If you have a pre-existing condition (and millions do), not being denied coverage is a huge step forward. Of course, the insurance companies will immediately try to game the system, but when that happens the specifics can be addressed as Schneiderman is doing with his bill in the NYS Senate. The various details will be exposed and debated now that this type of widespread discrimination is finally on the table.

The mental health parity issues are also tremendously important and both house bills finally have much needed reforms. This is incredibly important as it is costing so many people so much out of pocket money at the moment.

Extending the Medicaid eligibility income limits upward is also very important and a boost to many who have no insurance.

Removing annual caps and lifetime caps is another very important reform and is what is currently costing many to go bankrupt or to suffer extreme financial burdens.

As to projected costs for individuals these figures are only projections. We must remember that if there is no bill passed, the cost this year and over the next ten years for anyone to buy insurance on his or her own will be even higher. This will mean that more employers will increase the current trend of eliminating insurance altogether, including from unions contracts, adding to the costs for individuals and families who will have to buy insurance on their own.

To be fair, we need to do a chart projecting all potential cost scenarios so one can compare more accurately.

Finally, politically, I believe we have to pass something now. If we don't, no one will introduce any health care reforms over this next year and the Dems and Obama will be painted as failures...causing us to lose our fragile Senate majority and increasing the more conservative and right wing factions in the House and Senate. Consequently, only worse bills will be introduced in 2011 and 2012.

My feeling is if the Conference Committee reports out a bill similar to the Senate bill, we have to support its passage now in Jan. Then the Democrats must focus on jobs, jobs, jobs. Hopefully, by Nov we will have real successes and be able to elect better Congressional members. Then in 2011 we can get down to improving the health care details and building on the initial plan.

Next year we can make sure that the premiums are affordable, even if we have to do it state by state. We can target drug costs. We can target fraud and waste much more aggressively than we are which could save Medicare benefits from being hit.

And we could always tax the rich to help with the subsidies. Congress can always adapt this legislation piecemeal as we go forward. And states could make improvements too.

I would have preferred huge major changes, but I am convinced that cannot happen with such a complex issue and given our Congress and the media capability to mislead everyone (the Tea Party movement shows how rightwing media can quickly inflame voters). Even though we had Sicko and so many mass grassroots Health Care for All actions, we couldn't beat the other side's tactics. Polls show the public is now so confused the progressive bills just can't prevail.

So during these next few weeks, we need to try to get the Conference Committee to do negotiate a better more progressive bill. However, if the result is either the Senate version or no bill at all, I think we will have to just bite the bullet and push for passage of the compromised health insurance bill and consider it a stepping stone to real reform in the future.