

Letter to the Editor

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To the editor:

What are we fighting for?

Everybody knows Missourians like to pay for things as we go, and also that most of us don't like the Affordable Care Act. I believe our ideology and our practices are colliding. Uninsured people receiving emergency care is one of the big drivers of rising health care costs. The poor don't tend to get preventive care, instead they wait until they are very sick and then go to the emergency room. The hospitals have to serve them even though they often don't receive pay for services. The hospitals try to recoup that money. If you have insurance or pay for hospital care you have been paying for the uninsured already (suddenly a \$10 aspirin makes a little sense). But because emergency care is so expensive we are not getting a good deal for what we spend.

Another way hospitals have been making up some of the bad debt is with help from the federal government. Again that's our tax money, which means we are already paying for the un-insured. But we are not getting a good bang for our buck.

The Affordable Care Act set out to change this. A deal was made and the Medicaid expansion was to take up the gap between medicaid recipients and folks who could actually pay at least some of the cost of insurance. Because of the expansion the hospitals would no longer need help. Great, the hospitals are off the hook! Well actually, no. When our Missouri legislature refused to participate in the Medicaid expansion this left the hospitals in the lurch. So we are still paying for the uninsured and getting a raw deal.

The expansion would have brought billions of our tax dollars back into Missouri. Definitely not job-killing legislation, and the Missouri Chamber of Commerce agreed.

Rising health care costs have outstripped inflation. We spend approximately 18 percent of our GDP on health care now. Did you know that we are the only developed nation that does not have health care for all of our citizens? But those other countries spend between 4 percent and 13 percent of their GDP while covering everyone. And while I am sure that if you are very wealthy you can get the best health care in the world here, for most of us on average our care tends to be below average on scales that compare us to the other developed nations. Because of the system we currently have we pay by far the highest costs but do not get the best care.

Economically health care for everyone is the right thing to do because among other reasons getting sick is the main reason people go over the financial edge. (The year) 2008 showed that bad debt and

foreclosure have an impact on all of us. Remember, “there but for fortune go you or I.”

Some folks say they don't trust the government to oversee the insurance market. Medicaid and many other programs aren't perfect but they do work pretty well.

There is plenty of evidence that for-profit companies aren't always trustworthy. Think of some of the emergency workers at Ground Zero who got serious respiratory diseases. Though sick those heroes were without health care because of some fine print in their policies.

I am continually surprised at how little Missourians actually know about something they seem to hate so much. Death panels, rationing, crippling costs; someone has been really working hard on the misinformation. Sadly a lot of people have been buying it.

When I talk about health care “the lazy people” are often brought up. I guess every society will have some of that. But I run into lots of folks around here that work really hard and still can't afford health insurance. And something about that really bothers me. In my rural area if we don't have a national system lots of folks will never have any health insurance. The invisible hand of the free market will not fix this. Tell me this, do loggers and farmers and carpenters not work hard enough to deserve health care? Are they not valuable enough to our community? What about many childcare workers and home health aides and nursing home workers? What is it about them that they don't deserve health care?

Now we have the U.S. House threatening to shut down the government if it can't stop the "terrible threat" of the Affordable Care Act. A government shutdown right now could be incredibly damaging to our fragile economy. Lose-lose instead of win-win. If you have been against implementation of the ACA, please take some time to look at the facts and re-consider. If you have been quietly supportive now is the time to speak up. If you are without health care you may soon be able to have it.

Many times in the past we have pulled together as a nation to get things done. We have had war bonds, victory gardens, rural electrification, we help each other during catastrophes. Patriotism is not about how much someone hates the government, rather it is about pitching in to raise up the country we love. Don't you think that the greatest nation in the world could make sure its poor had access to health care like the other nations do? I believe Jesus would like that.

As for me I am looking forward to getting on the new exchange and shopping for new insurance after Oct. 1. Comparing policies has been almost impossible for me in the past. I am hoping the exchange will make this easier. And I believe because of my income level that I may be eligible for a small subsidy. I would love to upgrade from my current \$5,000 deductible, \$7,500 out of pocket catastrophic plan. Coincidentally, I received a rebate check for about \$89 from my insurance company because of the new 80/20 ACA rule. Considering my wife and I pay almost \$10,000 per year for coverage it was nice to get a little something back.

Very sincerely,

Tom Rowley,
Willow Springs