



Posted on Mon, Oct. 29, 2007

As I See It: Put people before profits

By MICHAEL H. FOX

It is time for Kansans to speak out on behalf of meaningful health reform in our state.

While we know about the 300,000 persons without health insurance whose needs have to be addressed, less visible are those of us with what is still called health insurance, but should really be called asset protection. Steadily and almost without our knowledge, insurance plans have stabilized premiums in recent years while they have gutted benefits for what we had once felt were comprehensive insurance plans. Deductibles have skyrocketed, pushing people into plans that carry low premiums but require massive infusions of out-of-pocket expenses. Meanwhile, insurance company profits soar.

Health insurance used to be about distributing risk among large numbers of people so that no one segment of society would bear undo financial burden for the hardships of some. The problem, as viewed by many in corporate America now, is not that we don't have enough health insurance or that it isn't good enough; the problem is that we have too much and that it is too good.

If we don't choose to pay lots of money toward policies that force us to pay more for less, somehow we are to blame, or worse yet, are acting irresponsibly, making informed choices in our own worst interest — falling prey to the so-called moral hazard. We've gone from health insurance being responsible for taking care of us to practicing personal sacrifice so that we can take care of the insurance industry. Health insurance no longer supports our economy; increasingly, it is our economy.

By 2030, it is estimated that 1 dollar in 4 spent in this country will be spent on health care. Last year, we spent almost \$200 billion just on administrative costs. Since 2000, premiums have increased by 87 percent, yet wages have risen 20 percent.

It is time to ask more of our political leaders. It is time to reassert our belief that access to quality health care is a right, not a commodity. The consumer voice will strongly influence whether this happens in our lifetime or that of our children.

The Kansas Health Policy Authority will be considering several major options in the weeks ahead that may determine the course of this health reform in Kansas for years to come. It is imperative that they consider the needs of people before profits in the direction they take. But policy makers throughout the state have to hear from consumers as well. It is time to speak out.

Michael H. Fox is president of the Kansas Health Consumer Coalition. He lives in Lawrence.

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