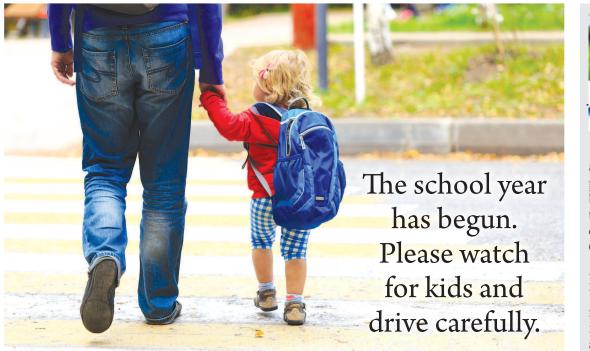
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## Letters to the Editor...

The Nugget welcomes contributions from its readers, which must include the writer's name, address and phone number. Letters to the Editor is an open forum for the community and contains unsolicited opinions not necessarily shared by the Editor. The Nugget reserves the right to edit, omit, respond or ask for a response to letters submitted to the Editor. Letters should be no longer than 300 words. Unpublished items are not acknowledged or returned. The deadline for all letters is noon Monday.

To the Editor:

The letters in the August 24 Nugget written by Jensen Newton and Larry Benson illustrate the main problem facing people of color in the U.S. with regards to racial bias in law enforcement: denial. Specifically, denial by people who enjoy white privilege.

Despite numerous videos explicitly showing – on major news outlets – beatings, choking and extrajudicial killings of law-abiding black people by rogue police officers, the two letter-writers insist that no injustice has ever occurred. Instead, they attempt to paint Black Lives Matter – a group that espouses peaceful civil disobedience — as a violent or, in Mr. Benson's bewildering view, "anti-capitalist" group.

Just because an anarchistic element has sometimes infiltrated Black Lives Matter's demonstrations to perpetrate violence and property crime doesn't mean Black Lives Matter supports their actions. Do the few Republicans who have attacked people at Donald Trump's rallies prove that the

Republican Party is violent? Of course not.

To be sure, police are justified with using deadly force when faced with a violent criminal, whether black, white, Hispanic, Asian, Native American or any other ethnicity. But it's become disturbingly clear lately that there is widespread racial bias entrenched in many urban police forces, and unjustified and excessive use of force is frequently being used in policing many black and Hispanic neighborhoods.

According to www.mappingpoliceviolence. org, police killed more than 100 unarmed black people in 2015 alone. Unarmed black people were killed at five times the rate of unarmed whites in 2015.

It's easy to overlook or deny these facts if you're white. People who are white – myself included — have no idea of the degree and frequency of discrimination people of color face, potentially with deadly consequence, in their daily lives. Thanks to Bonnie Malone for

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The best argument for a single-payer health care plan is the recent decision by giant health insurer Aetna to bail out next year from 11 of the 15 states where it sells Obamacare plans.

Aetna's decision follows similar moves by UnitedHealth Group, the nation's largest health insurer, and by Humana, another one of the giants.

All claim they're not making enough money because too many people with serious health problems are using the Obamacare exchanges, and not enough healthy people are signing up.

The problem isn't Obamacare per se. It lies in the structure of private markets for health insurance, which creates powerful incentives to avoid sick people and attract healthy ones. Obamacare is just making this structural problem more obvious.

In a nutshell, the more sick people and the fewer healthy people a private forprofit insurer attracts, the less competitive that insurer becomes relative to other insurers that don't attract as high a percentage of the sick but a higher percentage of the healthy.

Eventually, insurers that take in too many sick people and too few healthy people are driven out of business.

If insurers had no idea who'd be sick and who'd be healthy when they sign up for insurance (and keep them insured at the same price even after they become sick), this wouldn't be a problem. But they do know – and they're developing more and more sophisticated ways of finding out. Health insurers spend lots of time, effort and money trying to attract people who have high odds of staying healthy (the young and the fit) while doing whatever they can to fend off those who have high odds of getting sick (the older, infirm and the unfit). As a result, we end up with the most bizarre health-insurance system imaginable: one ever better designed to avoid sick people.

do what most other advanced nations have done - create a single-payer system that insures everyone, funded by taxpayers - consider that America's giant health insurers are now busily consolidating into ever-larger behemoths.

UnitedHealth is already humongous. Aetna, meanwhile, is trying to buy Humana in a deal that will create the second-largest health insurer in the nation, with 33 million members. The Justice Department has so far blocked the deal.

Insurers say they're consolidating in order to reap economies of scale. But there's little evidence that large size generates cost savings.

In reality, they're becoming huge to get more bargaining leverage over everyone they do business with: hospitals, doctors, employers, the government and consumers. That way they make even bigger profits.

But these bigger profits come at the expense of hospitals, doctors, employers, the government and, ultimately, taxpayers and consumers.

There's abundant evidence that when health insurers merge, premiums rise. Researchers found, for example, that after Aetna merged with Prudential HealthCare in 1999, premiums rose 7 percent higher than had the merger not occurred.

What to do? In the short term, Obamacare can be patched up by enlarging government subsidies for purchasing insurance, and ensuring that healthy Americans buy insurance, as the law requires.



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If this weren't enough to convince rational people to

But these are Band-Aids. The real choice in the future is either a hugely expensive for-profit oligopoly with the market power to charge high prices even to healthy people and to stop insuring sick people, or else a government-run single payer system-such as is in place in almost every other advanced economydedicated to lower premiums and better care for everyone.

We're going to have to choose eventually.

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