

Our View

Small steps better in Oregon's single-payer plan

A state task force is meeting regularly, charged by the Legislature to figure out how a single-payer health care plan might work in Oregon. It's a big deal. Single payer is often called "Medicare for all." It would be a lot like Medicare in that everyone would have the same health insurance plan, though people get to choose where they get care. Could it be an improvement? Yes. There's sure room for improvement. But there also are complicated problems to sort out and others that such a program could create.

The first obstacle is public opinion. Try telling people: Your health plan is going away. And we have some new taxes. The new system will be better. Your state government will get it right just like always.

Oregon's Joint Task Force on Universal Health Care is looking at the big questions. How would Oregon pay for it? How much care is the "right" amount? How would eligibility work if people come to the state? Would it be allowed under federal law?

This week the task force takes on the issue of the federal ERISA law. The Employee Retirement Income Security Act of 1974 sets standards for retirement and health plans in private industry. ERISA also sort of creates a roadblock, stopping states from experimenting with health care reform.

If Oregon were to create a single-payer option, it might faces challenges under ERISA. Employers that are self-insured might argue a state, single-payer plan with funding from a payroll tax would put pressure on employers to drop their coverage for their employees or they would be effectively paying twice. That happened in Maryland and the plan was struck down, according to documents for this week's meeting.

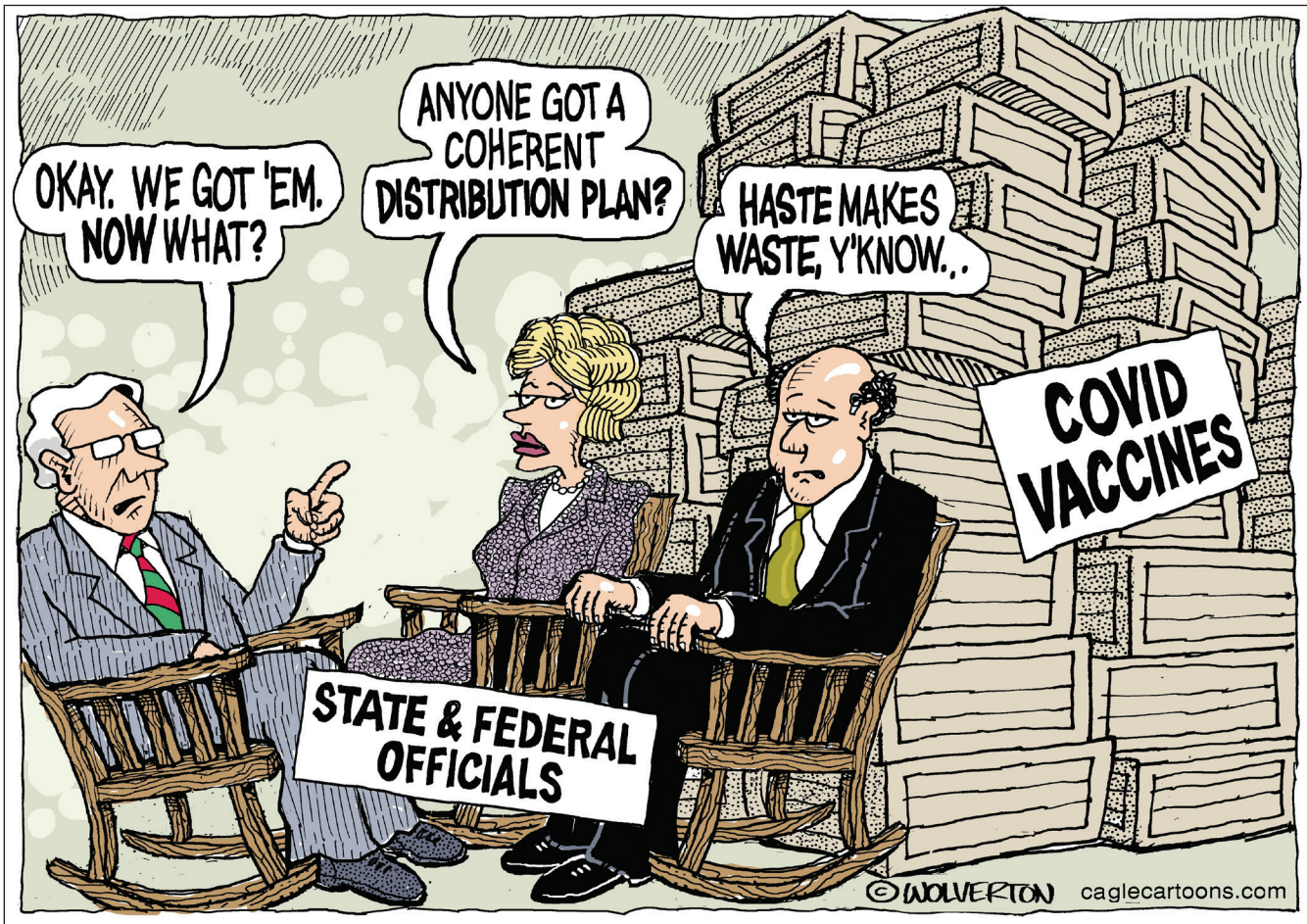
It's not clear that Oregon would stick to that script. What Oregon would likely do is seek a waiver from the federal government from certain requirements of ERISA. If that was received, it could solve one problem.

Those same meeting documents point out Hawaii is the only state with an ERISA exemption, which it received in 1983 in support of the state's Prepaid Health Care Act of 1974.

"Congress passed this exemption in large part because the PHCA was passed prior to the passage of ERISA and after significant lobbying by Hawaii's congressional delegation," according to the meeting memo. "While there is no evidence that this is likely in the near future, it is possible for Congress to enact legislation allowing ERISA waivers that support state health reform experiments."

As problems go with creating a single-payer system, dealing with ERISA may be one of the easier ones. It would be a mistake for legislators to assume because there are clear Democratic majorities in both houses of the Legislature and in Oregon's top elected offices that Oregonians are ready for a state takeover of health care. That's still a tough sell.

Smaller steps would probably be smarter than one big swooping change, to build trust and to build government competency. We're not saying that's what the state should do. Just that it would be smarter.



Writers on the Range

Like it or not, we learned a few things

OTHER VIEWS



'ASTA BOWEN WRITERS ON THE RANGE

I have to admit, I almost feel sorry for old 2020. It's been catching a lot of hate these days, and not without cause. Of course, the year we call 2020 — with the obligatory eye-roll — isn't an actual force unto itself, just a measure of time, one of the handy concepts we use to create a sense of order in the universe. And there's the rub. What this year took from us, along with far too many loved ones, is order itself, our sense of control over how life should go, our "normal." 2020 put the lie to the notion that we are in charge. Plans went out the window without a glimmer of warning. Not just specific plans, like someone's birthday party or paying the rent, but the very ability to plan — to predict, to calculate, to organize. The future went blank as the biggest jolts came seemingly out of the blue: the coronavirus itself, the rise of one movement for social justice and another against established authority. Even immutable objects like the U.S. elections were battered by controversy and defied predictions, all as the stock market plummeted, then roared to historic highs. The mail did go through, but for a time even that was thrown in doubt. With vaccinations barely under way, it's still too early for much planning, but there are powerful

choices we can make right now, especially in how we view what's happened and what we intend to do about it. Like it or not, we learned a few things:

- We discovered that kids actually want to go to school — just not necessarily for the teaching and learning part.
- We must never forget the compassion, courage and sacrifice of our doctors, nurses and unsung helpers.
- For those who thought leadership doesn't matter that much in a land of the free and home of the brave, guess what: Leadership matters. Everywhere.
- Some kinds of work can be done better without all the commuting and water cooler time.
- As donations poured into food banks and other charities, many of us learned that where government wouldn't or couldn't help, we could still make a difference.
- Some of us found we could get by with considerably less toilet paper than we thought.
- We don't actually need showy conventions and predictable speeches to nominate a candidate for public office.
- We can name racism, face it, and do something about it. Justice is a work in progress.
- Screen life, especially social media, can't substitute for real life. But what we read and say online can have real consequences.
- Flu seasons of the future might get a lot less deadly if we hang onto these masks and remember what we've learned about viral transmission.
- Elections matter. They can be

free and fair and without a lot of hype, thanks to legions of principled poll workers. Having different ways to vote will make an election harder, not easier, to steal.

- Not everyone made it through lockdown on quarantines, streaming and sourdough bread. A lot of people made it by a hair's breadth, in debt or despair, putting their lives on the line for everyone else. Others didn't make it at all.
- The power of human touch and the joy of being together should never be taken for granted. Never. As for that "normal," we're in such an all-fired rush to get back to? Not so fast, pardner. There's some normal we should have shed a long time ago, and this pandemic we can't wait to leave behind is giving us a chance to see the world anew and make real changes in it.

As 2021 begins, it's as if we're pausing atop a great historic pivot, the likes of which we may never see again. We may not control the outcome, but we can step up and own our part in it.

No matter who won the 2020 elections, we all win when we choose hope over hate; when culture and community flourish with or without Twitter and TikTok; when George Floyd's grandkids go about their lives without fear; when we help each other find jobs, food, shelter, promise and meaning in life. When we help each other, period.

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