Forum

Rage or Change?

Health care reform vital as public option is debated

Elise Brown

It's a confusing topic, misunderstood even by the people who claim they're experts on the subject. It ties into nearly everything today, from the recession to unemployment to the psychology of everyday citizens. It's relevant, even to us high schoolers. Rumors are started about it, truths about it are hidden by scare tactics, and people who talk about it rarely know what it really is.

So, what exactly is the health care debate all about? And why should you care?

What health care is and why it's flawed

If your parents have jobs, chances are their employer provides health insurance. If you go to college, chances are your school provides health insurance. Your parents' insurance or your insurance pays 80% of the cost for certain treatments, and you or your parents pay 20% of the cost as well as the deductible (out-of-pocket charges).

"Eighty percent!" you may say. "That's a lot! That's so nice of them." It seems like it, but the system really is quite money-hungry.

When you file an insurance claim — meaning, when you ask for insurance to cover what ails you — it can be either approved or denied. If you want 80% of the cost for that prescription, that surgery, that checkup, to be waived, you need to plead for the insurance company to do just that.

Many times, insurance claims are denied. You see, sick people cost more to take care of, and insurance companies don't like to lose money. As early as 2001, 18.1 million people were denied health insurance because of "pre-existing conditions."

This term seems as if it was invented solely for the purpose of making sure people can't be approved for coverage. "Pre-existing conditions" can be cancer, autism, acne, obesity, having seen a therapist within a year of application, even pregnancy. If you have something the matter with you before you file your claim, it can be denied faster than you can say "pre-existing condition."

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> –Kurt Schrader, congressman

When this happens, the whole cost of what you need is paid on your own dime. And when you have something serious, this becomes a huge problem. In fact, about half of all foreclosures in America happen because of the cost of medical bills.

After all, one must have their priorities, and the health of your loved one is just a bit more important than a house. Sadly, the insurance companies make Americans at risk of losing both.

So the private sector is flawed and corrupt. But there are other choices.

Public programs aren't for everyone

When you're 65 or older, the government gives you Medicare. If you have a low income, the government gives you Medicaid. Social Security and Temporary Assistance for Needy Families can also help. There's so many options, but any way you slice it, there's usually a way to have someone else help pay part of your medical bills.

But one thing is curious: if there are so many options, why are there 50 million Americans living with no health insurance?

The answer is simple. Not everybody qualifies for everything. It's possible to be unemployed, have a modest amount of money in the bank, and be under 65. And Temporary Assistance for Needy Families are for families, not lone people, and it is, well, temporary.

Therefore, there must be 50 million Americans who are under 65, unemployed, on their own, and have at least some money in the bank. That money probably pays for food and a house and car insurance, which is required by most states, since cars are important.

Besides, these programs aren't necessarily for paying health insurance. Social Security and TANF are mainly for, according to Congressman Kurt Schrader, Democrat of Oregon's fifth district, "giving social support during a recession, like the one we're in right now."

The citizens have their social support. They can pay for food and a house and a car. But they still can't afford health insurance.

Health care's painful history

This debate has happened before.

"In 1993, the Clinton administration made a big push for health care reform... In '93, not many people thought reform was actually needed," Schrader said. The insurance companies were fighting it, the doctors and nurses were fighting it, we were fighting them... Also, in '93, Clinton said to Congress, 'Here's my principles, here's the bill.' People didn't like that too much. What was he doing telling us what laws to make?

"Obama's approaching this better. He's saying 'Here's some of what I want, but you get to make the bill.'"

Second time's the charm, after all.

If the private sector can't do it, Congress should make it so that every American can have affordable, adequate coverage. But how?

Medicare for everyone

The solution lies in a public option. The public health insurance option will give people who absolutely cannot afford private insurance and do not qualify for Medicare or Medicaid, affordable health care. The payment will work the same way private insurance does, 80-20 with a deductible. The only difference is nobody will be denied health care.

Don't worry, future or current taxpayers. Your taxes will not be raised. President Obama said in his address to Congress on Sept. 9 that it'll practically pay for itself; the cost efficiencies in the current system will be fixed and the money that is saved will pay for public insurance.

In fact, the public option may not even be a government-run plan. Schrader hopes to see a "national coalition of non-profits who would be the public option... like Care Oregon, Kaiser, and Health Northwest." Those non-profits already provide Oregonian small businesses and individuals with a more affordable insurance option.

Everybody would pay their fair share for insurance, though not in the form of taxes. It would be in the form of less costly premiums. It wouldn't be "a free ride," as Schrader put it, just cheaper.

Sounds like a good idea, right? Our community seems to agree. Forty-three of the 100 people I surveyed say they would like to see some sort of public option, government-run or not. (Meanwhile, 41 said, "What's that?")

Anti-reform: Why the opposition is wrong

The idea has been refused, though, by a precious few. Sixteen percent of those I asked said they would not support a public plan. According to a New York Times/CBS poll from Sept. 25, 26% of those surveyed said they would not support it. That's a reasonable amount; anything will have dissent, and that's good.

But boy, are those 26% vocal.

Not us, of course, not to that extent. We're teenagers. We're not tea partiers or birthers. We don't shout down Senators and Representatives at town halls. So let's not start doing that. It's evident that the town hallers are out of their minds: we shouldn't become one of them.

They've said that reform is "communism," "a Nazi policy," and "un-American." This kind of talk is infantile, imbecilic and has no real substance or sense. So, one must wonder about the town hallers:

- Why is a public option "communism," "un-American," "a Nazi policy?"
- What's more American than helping your fellow American?
- How does health care for all compare in any way, shape or form to the bigotry of Hitler?
- The public option is, to a degree, socialism. Would you reject public schools, the post office, the library?

Nobody will take away your private insurance. Your private insurance will actually be made better. It will not be replaced. It will be made more cost-efficient. It will be made more fair. "Pre-existing conditions" will be illegal. And every man, woman and child will have either fair private or inclusive public insurance.

Prescription for change

Americans have an inalienable right to live. Denying insurance and denying care because of corporate greed restricts that right. If the private sector cannot protect our right to live a healthy life and not worry about the cost, the government might as well protect it. And it doesn't even have to be the government, as Schrader said. Insurance could be offered by non-profits as well as corporations. It's a choice, an option. A public one.

"Being a small businessman, I know how important competition is," Schrader said.

Since many argue "How can you compete with the government?" — even though private schools and FedEx are doing that just fine — the public option might as well be provided by a national non-profit.

It's a perfect slogan for reform: Health care for people, not for profit.

"I think we're going to get it done this time," said Schrader.

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