

**Health care reform**

# The menace of 'individual mandates'

By **PETER SHAPIRO**

For years, organized labor has fought for decent health benefits in our union contracts. Now, with health insurance costs soaring and millions thrown out of work in this economic crisis, the system of job-based coverage is clearly unsustainable. The only question is whether congressional attempts to fashion a new one will leave us better off, or worse.

According to Max Baucus, chair of the Senate Finance Committee, we can

forget about single payer: it's "off the table." Baucus and some of his Senate colleagues (including, sadly, Oregon's Ron Wyden), propose to replace job-based insurance with "individual mandates"—that is, requiring everyone to purchase their own health insurance in the private market.

The insurance industry is using all its clout to push individual mandates through Congress. It's not hard to see why. Soaring joblessness has cut into their market. So have the growing num-

ber of employers who have dropped health coverage for their workers. Individual mandates provide insurers with a guaranteed market, enforced by the federal government and buttressed with our tax dollars.

They are so sold on the idea that they have offered to end their widely despised practice of refusing to insure people with pre-existing conditions in return for all of us being legally required to buy their product.

But what's in it for us? And why is a

labor-friendly politician like Ron Wyden pushing it?

They've had individual mandates in Massachusetts for two years. By most accounts, it's been a train wreck:

- Scarce public funds that used to pay for public medical services are being diverted to subsidize premiums for private insurers.

- Low-income patients who were once treated free at public clinics must now enroll in private plans where, even with the state paying their premiums, they're stuck with co-payments, deductibles, and prescription drug bills they can't afford.

- Many who aren't poor enough to qualify for subsidies are forced to buy cut-rate plans which are useless in a real medical crisis. The cheapest plan available for an individual in his mid-50s costs \$5,000 a year, has a \$2,000 deductible and 20 percent co-payments for each doctor's visit. But if you don't buy coverage, the state fines you \$1,000!

This is not reform — any more than dumping billions of our tax dollars into insolvent banks is a recovery strategy.

It's simply giving handouts to the same business interests whose profit-at-all-costs behavior created the crisis.

Some union leaders who support single payer on principle have not pushed it aggressively, fearing a head-on confrontation with the insurance industry. As a compromise, they've suggested giving consumers a "public option" to compete with private plans. But the industry lobbyists are resisting this idea as fiercely as they've resisted single payer.

We won't win this fight unless we're absolutely clear about what we want and need. Universal coverage is not universal care. It's time we stopped letting politicians willfully confuse the two, and demand that they stand up to the insurance industry and recognize their responsibility to the people who put them in office.

*(Editor's Note: Peter Shapiro is a retired member of Portland Letter Carriers Branch 82. He edited the union's newsletter, B-Mike, from 2001 to 2007.)*

## Local unions chip in to help Share feed hungry

VANCOUVER — A Mardi Gras Gala and Casino Night fundraising event for Share raised \$157,000 to help fight hunger and homelessness in Vancouver and the surrounding community. Among the major sponsors of the event were Painters and Allied Trades District Council 5's PATCH (Painters and Allied Trades for Children's Hope), and the International Brotherhood of Electrical Workers Local 48. The labor organizations sponsored game tables and silent auction items.

The gala was held Feb. 21 at the unionized Vancouver Hilton.

Union sponsors are now needed for the Share a Bowl Benefit Concert, to be held April 26 at Skyview High School in Vancouver. The concert features performances by Michael Allen Harrison, Karen Therese, Norman Sylvester, Gunnar Roads, and others.

Sponsorship opportunities are available ranging from \$500 to \$10,000. For more information about a sponsorship or to order tickets, call Doug Smith at 360-750-4436, extension 303.

Share is a non-profit organization that helps the hungry and homeless in Clark County and the surrounding area.

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