

# EDITORIAL

The Portland Observer

p e r s p e c t i v e s

## A Further Alert On Health Care And Insurance

Last week we focused on the terrible disarray at the national level; let us see if state and local healthcare initiatives are more promising in terms of structure and commitment. A good place to begin would be among the mishmash of bills that passed or failed during the 1993 Oregon Legislative Assembly.

Senate Bill 5530 implemented the Oregon Health Plan (effective July 1, 1993) and funded Medicaid expansion to 100 percent of Oregonians with incomes below the federal poverty level. Additionally, it prescribed the duties of the Office of Health Plan Administrator. Senate Bill 5535, also effective July 2, formally established such an office. Two bills in particular passed due to significant effort on the part of women's groups and women legislators. Senate Bill 905 "Women's Health

and Wellness Act (effective November 4, 1993)." Requires health insurance policies that cover hospital, medical or surgical expenses to provide reimbursement for pelvic exams and pap smear exams. Schedule of frequency of exam eligible for reimbursement required to be submitted to and authorized by the Director of the

Senate Bill 5530 Oregon Health Plan

By Professor Mckinley Burt

Department of Insurance and Finance (DIF).

The legislature is to be commended for passage of House Bill 2971 which requires health insurance coverage for mammography (effective November 4, 1993). This bill requires that any health insurance policy or contract that covers hospital, medical or surgical expenses provide reimbursement for mammography. Excludes policies that are limited to accident coverage. Coverage is provided according to schedule set forth in Oregon

Health Plan, Chapter 836, Oregon Laws 1989. This requirement will apply to all policies issued after date of the Act, or upon renewal of the existing policy or contract.

The passage of House Bill 3636 should not escape our notice for it addresses a nationwide problem that is causing significant health and economic losses to working men and women. It mandates a "Notice to insured of group health insurance cancellation/termination of group health policy (Effective November 4, 1993)." High among the vicious practices being perpetrated upon the public by many less-than-ethical corporations is that of closing down one company and rigging a dummy sale to a success or firm. Unsuspecting health policy holders do not realize that maintenance of their precious coverage depends upon a Timely Notice that they wish to maintain the policy. The company, in collusion with the insurer, bets that the victim will not have read or re-

fine print of the original document--which may have been issued years earlier (better reread yours). The loss is horrendous as corporate mergers run rampant.

Oregon's timely bill, "Notice to insured of group health cancellation", requires group health insurer to notify insured of cancellation/termination of policy. Notification must be mailed with in ten working days after the date of policy termination. Notification must include information as to rights of continuation or conversion provided under state and federal law. Insurers failure to provide such notice mandates continued full-force coverage and waiver of premiums. Insured right to continuation or conversion begins on last date the policy holder, DIF or BOLI receive notice of termination.

I believe that this series of Observer articles has provided the readers with a timely 'alert' as to the state of health care in the country. Nevertheless, I remind you of that old adage

about "vigilance being the price of 'whatever' (health included)." The following is an overview of the 1993 Oregon legislative session from my monthly Associated Oregon Industries Journal.

"The Medicaid project will fund basic health care for all Oregonians with incomes below the federal poverty level. Funding will be provided from a mix of general fund dollars and an increase in the state cigarette tax.

The Health Plan Administrator will be appointed by the Governor, and will have the responsibility of merging the existing portions of the Oregon Health Plan while identifying and developing strategies to complete the work on the Oregon Health Plan begun in 1989.

In addition to its work on the Oregon Health Plan, the Legislature struggles with the issues of insurance reform, provider and service mandates, and changes to the state's approach to policy planning and re-

source allocation. Individual service and provider mandates, once thought to be replaced by the Oregon Health Plan benefit package were revisited and expanded.

Insurance reforms ordered by the previous legislative assembly were enacted so late in the last biennium, that their resulting impact was not able to be assessed. New reforms such as changes to multiple employer welfare arrangements (MEWA's) were proposed, debated and are scheduled for enactment.

Resource allocation, planning and regulation was revisited, resulting in extension to the state's Certificate of Need program. Collaborative arrangements between competing provider systems were debated, resulting in new legislation that will encourage joint venture programs between such providers. A pilot program was established to merge workers' compensation and workers' health care into a single plan providing 24 hour coverage."

## Team Kick-Off To Keep Westside Traffic Moving

A Tri-Met transportation fair at Pioneer Courthouse Square helped introduce TEAM (Traffic Easing and Avoidance Measures) efforts to help keep traffic moving during Westside MAX and highway construction.

Measures range from new bus routes and planned Park & Ride lots, to expanded carpool matching capabilities and incentives. Tri-Met hopes more commuters use alternative forms of transportation and is encouraging more employees to offer discounted transit passes. TEAM members are helping add special bypass lanes for carpools and buses at Westside highway ramps and improving traffic signal

coordination so traffic flows more smoothly. The Bikes on Tri-Met program is also expanding to 45 more bus routes this fall, and bike lockers are available at several locations.

TEAM partners include Oregon Department of Transportation, Metro, Washington and Multnomah counties, the cities of Portland, Beaverton and Hillsboro, and Tri-Met.

"We'd like to challenge everyone to help keep the metropolitan area livable by making a commitment to alternative transportation," said Bob Post, Deputy General Manager. "Even if you can't commit to carpooling or riding the bus every day, try it once or three days a week.

Or try combining errands so you don't have to take three trips on a Saturday."

Two new express bus routes began easing traffic on the Sunset Highway this month:

- South Beaverton Express: Weekday rush-hour buses run between the Murrayhill area and downtown Portland, with non-stop service between the Progress Park & Ride at Highway 217 & Schools Ferry Road and downtown Portland. The Park & Ride opens later this fall, as with other route names, the "X" signifies these buses provide faster service by making fewer stops downtown.
- 94X-Walker Road Express: Weekday rush-hour express buses run

between S.W. 185th & Walker Road and downtown Portland, via Cedar Hills Park & Ride at Cedar Hills Blvd. and the Sunset Highway. The Park & Ride opens later this fall.

A new Park & Ride will also open at Cornell & 158th, served by Line 88-SW 198th Ave. The improvements were part of this fall's 5% service increase, the largest service increase in 12 years.

Bus and MAX schedules, tickets and monthly passes are available in Tri-Met offices at 4012 S.E. 17th Ave., Pioneer Courthouse Square, Safeways and most Albertsons stores, and other neighborhood outlets.

## Oregon Lottery Transfers Record \$43 Million

Oregon Lottery officials announced that \$43,399,636.09 is being transferred to the Economic Development Fund. That is the amount earned by the Lottery during the three-month period ended June 30, the last quarter of fiscal year 1993. The transfer is the largest ever made in the Lottery's eight-year history.

The record-setting proceeds were announced at the monthly Lottery Commission meeting in Bandon on Wednesday, July 28. Accepting a ceremonial check on behalf of the state of Oregon were Judy Densomre, Mayor of Bandon; Loren Wiese, Coos County Economic Development Director and Phil Anderson, dean of Instruction at Southwestern Oregon Community College.

Today's transfer brings the Lottery's total earnings for fiscal year

1993 to \$145.6 million, the highest yearly earnings ever. Since ticket sales began in April 1985, the Lottery has transferred more than \$494 million to the Economic Development Fund.

Lottery Deputy Director Steve Caputo reported that the recorded earnings were generated by recorded revenue of more than \$431 million during fiscal year 1993. That figure was over 60 percent higher than last year's raven, Caputo said.

Since April 1985, more than \$885 million in prizes has been awarded to Oregon Lottery players.

Over the past eight years more than \$494 million has been earned for Oregon's economic development and job creation in Oregon. Fund recipients estimate that more than 38,000 jobs have been saved or created through these projects.

## Governor Spurns Rights Of Homeowners By Vetoing "Historic" Bill

"Governor Roberts showed her complete disregard for the fights of homeowners by vetoing HB 2124, which allowed homeowners to refuse consent to "historic designation" of their homes," charged Bill Moshofsky, Oregonians In Action's Vice President for Government Affairs.

"The Governor's veto is a major setback for private property rights, and a slap in the face to both the House and Senate who overwhelmingly approved this legislation during the 1993 legislative session", he said. (The bill passed the House unanimously and passed the Senate 22 to 7.)

Moshofsky explained that this bill was needed to prevent local governments from designating homes and other property as "historic landmarks" over the owner's objection--The Land

Conservation Development Committee (LCDC) has been forcing cities and counties do just that.

Historic designations impose costly burdens on landowners without compensation. Landowners can be prohibited from remodeling replacing or removing a dwelling or other building, and they are forced to bear the cost of oppressive regulatory procedures.

Historic designation is not traditional zoning--it should not be imposed by compulsion without compensation to the owners, Moshofsky said. If the public wants a private home to be designated historic" to serve public purposes, the public should bear the consequences of such designation.

To do otherwise is to "press pri-

ivate property into public service which makes a mockery of constitutional protection for private property"--it forces private owners to bear all the burdens and receive no benefits, while the public receives all the benefits and bears no burdens.

The vetoed bill would have brought Oregon into conformity with the national historic program which is completely voluntary and works very well. It makes no sense to force homeowners into such "preservation" programs--for such programs to work, they should be cooperative and consensual.

Oregonians In Action is a statewide, nonprofit, nonpartisan organization seeking land use regulatory reform and protection for the rights of landowners.

Celebrate Diversity

## Nation Of Islam

The murder of a head start employee, the murder of Tori (Torez) Carter (a blood "gang" member), the trial of the young men charged with the beating of Reginald Denny in Los Angeles, the controversy over the verdict of the death for a black man (Gary Graham) in Houston, Texas are results of effects of 40-50 million black people in America not having, or accepting when they hear it, the knowledge of themselves and others. When Black people were brought here in bondage we were robbed of our God, religion and culture; stripped mentally and spiritually. The repairing of our minds and spirits to a level of self-respect and decency will only come from leadership made and prepared by God. If the civilized man fails to perform his duty God must raise up men and give them guidance for our (the whole planet) salvation. And this

salvation starts on and with the down and out Black people of America. The Bible says that God's people will be afflicted for four hundred years among strangers. There is no other people that fits this description that the Black people in America. As God raised up Moses and Aaron for the children of Israel he has raised up the most Honored Elijah Muhammad and the Hon. Louis Farrakahn in our time. Divine leadership is a must! The only teaching, which resulted in a program, that ever raised thousands of black people to a level of self-respect and decency was/is the teachings of the most Honored Elijah Muhammad and the Nation of Islam. America has a blessing in its midst. The sooner Black people in America, the government of America and others serious study the Nation of Islam and its successes America can become the fostering ground for the kingdom of God on earth. But the road to heeding truth is

so slow that we are losing many lives from murder, disease, drugs and war. So hurry and get the books and tapes of the most Honored Elijah Muhammad and the Hon. Louis Farrakahn and the 18 study guides. We must have a new world where freedom, justice and equality are the order of the day. I believe this new world will start in America.

"The 13th and 14th amendments sentenced the old America to death and signaled the beginning of a new one. Legally, the death of old America came with the civil war. But the real death of old America could never come until the system of belief it was based upon was destroyed. That destruction takes place only with the coming of Master Fard Muhammad." Master Fard Muhammad is the teacher of Mr. Elijah Muhammad. More next article, God willing.

-YOUR BROTHER ELIJAH X

## State Urged To Support Plastics Recycling, Oppose Burning

Oregon citizens who support recycling made a strong statement against the plastics industry's plan to burn plastic and avoid recycling laws. At a meeting of the Environmental Quality Commission in Portland, OSPIRG presented petitions signed by more than 17,000 Oregonians. The petitions urge the Environmental Quality Commission to stand firm and not allow the plastics industry to redefine Oregon recycling law to include the burning of plastics. The signatures were collected in just four weeks during the OSPIRG's PlasticsWatch Campaign.

Senate Bill 66, passed in 1991, requires plastic packaging to be made

with recycled plastic or be recycled at 25 percent by 1995. The American Plastics Council has been putting heavy pressure on the state to change the law to allow an experimental burning process, "pyrolysis," to qualify as recycling.

"The Commission will be adopting rules to implement the plastics law, and the plastics industry will want the Commission to count burning plastics as recycling," stated Lauri Aunan, OSPIRG Environmental Advocate. "OSPIRG and Oregonians urged the Commission to stand firm on Oregon's recycling law.

OSPIRG launched a grassroots campaign this summer to inform citi-

zens about this plastics industry threat to recycling. "The public has been overwhelmingly supportive," said Maureen Kirk, PlasticsWatch Campaign Director. "The public wants to recycle plastic, and wants to see used plastic packaging used to make new plastic packaging and other plastic products. Unfortunately, the makers and sellers of virgin packaging, such as Amoco Chemical Company, have a vested interest in selling more virgin plastic, and will stop at nothing to thwart Oregon's plastic recycling law. Fortunately, the public is informed and active on the issue, and we are confident the Environmental Quality Commission will do the right thing."

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