

OPINION

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Health Insurance Lets Kids Down

Knock down the barriers with a public plan

BY MARIAN WRIGHT EDELMAN

Katie Hebert, age 4, is a very sick little girl. She gets severe seizure-like attacks that can last 11 hours from an undiagnosed neuro-developmental disorder. She is deaf in one ear, has a feeding disorder and requires daily medication for asthma. In her short life, she has been rushed to the emergency room six times and hospitalized twice. Her health was put at even greater risk when she lost her health coverage—which meant no more regular doctor visits, weekly therapy or attention from specialists.

To deal with this crisis, Katie's father tried to buy private insurance, but he couldn't afford the roughly \$1,000 a month, about 30 percent of his salary, to pay for the plan offered by his employer. And even if he could have afforded the insurance, it would not have covered all of Katie's needs. On top of that, other private insurers would not accept Katie in their programs because of her pre-existing conditions.

The only alternative was the Texas Children's Health Insurance Program (CHIP).

But her father made \$260 a month above the limit that would enable Katie and her older brother, Nathan, 7, to qualify for CHIP. Mr. Hebert is a reliable worker who has helped maintain the computers for a banking system in Pasadena, Texas,



over the last six years. He requested a voluntary pay cut in an already modest income so his children could get insurance, but his employer didn't respond.

The family eventually spent down its income by paying for unnecessary child care to become financially eligible for CHIP. That wasn't the end of it, however.

When Katie's dad got an automatic three percent cost of living raise in December, the family's income once again exceeded the CHIP limit, this time by \$20.54 a month. During the period that her father went through the process of having his wages lowered, Katie was without health coverage—again.

Katie is one of millions of children in working families who face impossible barriers to obtaining health coverage imposed by insurance companies that make enormous profits and pay their CEOs and top managers fat compensation packages.

They have the power to decide who gets coverage, what medical treatment they'll pay for, and they set the prices for coverage. The premiums these companies charge and the restrictions they impose are major reasons why 46 million Americans are without health insurance today—including nine million

many moderate- and middle-income families.

The average annual family insurance premium in 2008 was more than \$12,500 or above \$1,000 each month. Since 2001, the cost of family coverage from an employer climbed by almost 80 percent, compared with only a 24 percent rise in workers' earnings.

cal expenses as a cause.

There are a variety of ways insurance companies boost their profits while limiting payouts to cover health care costs for people they insure. They routinely deny coverage to people like Katie with pre-existing medical conditions. They also refuse to cover those they think will become ill in the future. In these cases, the cost of treatment may come to tens of thousands of dollars that must be borne by the family as out-of-pocket expenses. Individual health insurance policies bought by people who are self-employed or not covered through their employer are among the most expensive and frequently the most restrictive.

All these restrictions harm policy holders and increase the bottom line of insurance companies while decreasing the choices of families that work hard and play by the rules. Unfortunately they never get to feel secure that their children will have health coverage from one year to the next.

Congress must establish a strong public health insurance

plan if we are to give families choices and foster competition in the private health insurance market that will bring escalating costs down.

Why should we continue to let children fall into either the chasm of profit-driven health insurance companies—some pay their CEOs between \$10 and \$30 million annually—or income-restrictive Medicaid and CHIP programs that are different in each of the 50 states?

Children need urgent help and all of us must act now to ensure that all children have access to affordable, comprehensive health coverage, wherever they live in whatever family. Our fragmented system of health coverage allows too many of them to go without the critical health services they need.

God did not create two classes of children. Our children simply can't wait any longer. Let's make sure Congress hears this from us.

Marian Wright Edelman is president of the Children's Defense Fund.

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children.

Insurance companies' massive profits and oversized executive salaries are largely made possible by soaring premiums, high deductibles and rising co-pays that put private health insurance beyond the reach of

Uninsured and underinsured Americans have had to bear the financial burden of high medical costs. About half the people in the United States with homes in foreclosure and a large portion of those who have filed for bankruptcy have named medi-



When Mrs. O Touched the Queen

BY MICHAEL HUDSON

News item: The First Lady touched Queen Elizabeth. What does this mean? Is it a signal that Western Civilization will soon collapse and that the world is doomed? Methinks, no.

It wasn't mean
It wasn't obscene
It was actually quite serene
When Mrs. O touched the queen.

Mrs. O
Compared to Jackie O
Topping the fashion and beauty scene
She looked so elegant she looked so lean
When Mrs. O touched the queen

Her Icon husband takes his place
King dreamed when America would ignore race
In 2009 to truth from a 60s dream
When Mrs. O touched the queen

Two Young children now grace the white house lawn
No more sneaking fake ids in the Austin Dawn
With joy America starts to scream
When Mrs. O touched the queen

Just yesterday Ms. Parks took her seat
Why couldn't a black woman just rest her feet
Now All America could finally sing
When Mrs. O touched the queen

The networks send their greatest teams
The White House press corps bursting at the seams
Yes, it seemed to be quite a scene
But it was only fulfillment of the 60s dream
When Mrs. O touched the queen.

Michael Hudson is a labor relations specialist in Los Angeles and a regular contributor to the Portland Observer.

A Supreme Nominee

Sonya Sotomayor is just what the court needs

BY JUDGE GREG MATHIS

President Obama has nominated Judge Sonya Sotomayor to the Supreme Court is a surpris-



ing—and inspirational—selection.

If confirmed by Congress, Sotomayor would be the second woman on the Supreme Court and the third woman ever

picked for the job. She would also be the first Latina in the position.

Since the announcement, media pundits and politicians

have discussed Sotomayor's background and what role it will play in her decision making. Her appointment to the Supreme

Sotomayor excelled academically and eventually won a scholarship to Princeton University. She then went on to study at Yale Law School.

The judge's background is not much different from the president's: being raised by a single mother in less than ideal circumstances, rising above all obstacles and working hard to achieve academic and career goals.

Obama's real-life upbringing, away from the country clubs and prep schools that most politicians are accustomed to,

The judge's rulings on lower courts are a strong indication that she will work to maintain civil rights gains made over the last several decades. Sotomayor ruled against white firefighters from New Haven, Conn. who claimed reverse discrimination when they were not promoted after possible race-based irregularities with a required test were discovered; promotions for all fire fighters, black or white, were put on hold while the city investigates. The case is currently in front of the Supreme Court.

Sotomayor's appointment also brings the court one step closer to reflecting the way America actually looks. Women make up over half of the U.S. population while Latinos comprise about 14-percent of the American people. Currently the court only has one woman and one African American among its ranks. Sotomayor's selection brings diversity to a ruling body that is dominated by white men.

If confirmed, Sotomayor will bring more federal judicial experience to the court than any justice in 100 years. Her resume shows a true commitment to justice. She is exactly who the court has been waiting for.

Judge Greg Mathis is vice president of Rainbow PUSH and a board member of the Southern Christian Leadership Conference.

The country needs a justice who understands exactly how the average American lives.

Court would be a breath of fresh air to America's judicial system; the country needs a justice who understands exactly how the average American lives.

Judge Sotomayor was raised by her Puerto Rican family in a public housing project in the South Bronx in New York. Her father, a factory worker with only a third-grade education, died when she was just nine years old, leaving her mother, a nurse who worked six days a week, to raise her.

Despite her family struggles,

is one of the reasons he connected so well with the American public. Many believed he understood them, their struggles and their desires.

It is Sotomayor's similar background that will provide her with the sensitivity and empathy needed to serve as a Supreme Court Justice. She will bring to the court both an academic and real-world understanding of the issues the court votes on, not just ivory tower intellectual thought that rarely finds its way to the average man or woman on the street.

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