

Siuslaw News
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Opinion

The First Amendment
Congress shall make no law respecting an establishment of religion or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press, or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances.

Zombie Health Care — BCRA rising from the dead?

One has to wonder in what way did the Senate's latest "Repeal and Replace" proposals "dig" into the real issues, such as providing the affordable, accessible and comprehensive health care so many Americans were not only promised but are in dire need of?

The key question is how Americans can secure what every other industrialized nation is already being provided at half our current healthcare costs?

Let's start with the fact that, for normal citizens under the recently "stunned" Better Care and Reconciliation Act (BCRA) proposal, essential policy coverage elements and cost protections could be "waived" by each state. But, according to law professor and health care policy expert Timothy Jost, that "waiver of essential health benefits apparently would not have applied to ACA plans that cover members of Congress."

At 172 pages, crafted behind closed doors, how did the Senate's BCRA actually compare with the 1,000-plus paged Affordable Care Act (ACA)? A full year of detailed public debate surrounded ACA's passage, amid more than 170 Congressional hearings.

Interestingly, after the passage of the ACA, lead Democratic Senator Max Baucus retired to join the insurance industry. It wasn't the first time the bronze revolving door appeared. In December 2003, President Bush signed the Medicare Modernization Act (MMA) providing first-time Medicare Part-D pharmaceutical coverage.

Just like BCRA, it was created without public hearings and presented to Congress for a vote — all in the same evening. MMA barred Medicare from negotiating lower drug prices. It also denied Americans ability to import cheaper drugs. By comparison, the Veterans' Administration negotiates prices, the result of which are drastically reduced drug pricing scales.

Within days of passing the MMA, lead committee member Congressman Billy Tauzin (La.), a 25-year "Democrat-turned-GOP" resigned his \$150,000 a year Congressional seat, joining PhRMA — a powerful pharmaceutical trade-lobby group, where his annual income skyrocketed to more than \$2 million.

Today, as drug costs increasingly eat away at U.S. health funding, each zombie-like

GUEST VIEWPOINT

RAND DAWSON
RETIRED INSURANCE COMPANY LITIGATOR

"Repeal and Replace" version rises from the dead, retaining MMA's 2003 pharmaceutical price protections and drug importation bans.

The BCRA also overlooked complex drug pricing and payment schemes designed to profit everyone except the American consumer. It ignored the hidden issue of drug industry "rebates" to care providers, insurance companies and pharmacy benefit managers (PBM), who prescribe or otherwise decide which drugs will be approved for policy holder payment.

Some "rebate" programs exceed 40 percent of labeled drug costs. Meanwhile, consumers pay full price, unaware such "kickbacks" may influence prescribing higher-priced drugs rather than equally effective, lower-priced drugs.

As for carrier administrative costs, BCRA eliminated the ACA's "80/20 Medical Loss Ratio" (MLR) rule. These discourage carriers from charging — and pocketing — excessive revenue above actual health costs.

They require payout of at least 80 percent of premiums for actual health costs, not carrier administrative costs or profits. If a carrier's administrative costs or profits exceed 15-20 percent of premium charges, consumers receive rebates for the excess. Rebates now top \$2.4 billion. Under BCRA, MLRs and rebates ceased unless each state created its own MLR program.

Long-term and nursing home care were also at risk through BCRA's deep Medicaid cuts. Effective after the next election cycle, cuts then deepened. Approximately 64 percent of nursing homes residents are dependent on Medicaid. BCRA removed requirements that state Medicaid programs cover such care. The respected Medicare Rights Center predicted BCRA "Will end Medicaid as we know it."

As for ACA cost-sharing for "individual market" deductibles and co-pays, BCRA would have phased out all support after the 2018 elections — and ACA premium support would have been reduced significantly.

BCRA also lifted ACA rules limiting carriers

from charging older consumers more than three times the rates paid by younger policy holders. Under BCRA, "age-rating" price ratios would have risen by five times or more.

And BCRA's big picture for rural communities? National Rural Health Association, representing nearly 2,000 rural and small-town hospitals, said it would lead to more uninsured people, greater health disparities and "...ultimately be a death sentence for [many] rural hospitals across the country."

Beyond BCRA, the GOP is also exhuming its 2015 "repeal-and-delay" proposals, killing significant parts of the ACA, without any immediate replacement. On July 19, the bipartisan Congressional Budget Office (CBO) issued their analysis of this. According to the CBO:

— "Average premiums in the nongroup market (individual policies in ACA and private market) increase roughly 25 percent ... in 2018, 50 percent in 2020 ... and double by 2026..."

— "Half of the nation's population would live in areas having no insurer participating in the nongroup market in 2020 ... [increasing] to about three-quarters of the population by 2026."

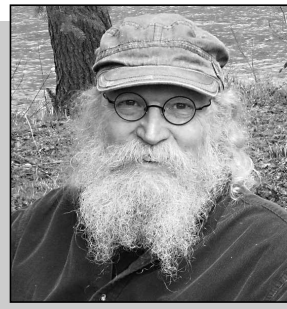
One can see why interest and poll-approval is growing for an expanded "Medicare-for-all." Traditional Medicare has demonstrated administrative costs of under 5 percent.

In the Harvard Business Review published July 18, the Boston University School of Public Health Dean wrote, "The core of the ACA framework is unstable — a hostage to the market and political fortune. By contrast, a single-payer model stands to be much more durable and provides a chance to build a healthcare system around the well-being of patients rather than the profits of providers and insurers."

Senate Bill 1046, in the Oregon Legislature, supported by more than one-third of all Legislators, outlines such an approach. Health care alternatives exist. The logic and dimension of future care will reflect the level of concern and engagement demonstrated by ordinary Americans.

Otherwise, our health care will remain hostage to a multitude of "market-based" risk pools and zombie-like special interests continuing to spread their infection throughout our healthcare system — one bite at a time.

VIEW FROM UPRIVER



Just the facts

WESLEY VOTH
For the Siuslaw News

Gingerbread, a Mapleton icon that was revised a couple of years ago as Pop's Gingerbread with smoked barbecue as a feature, has closed (ignore the billboard just outside Florence) and is for sale according to the message board in front; Alphabit, the purple café and gift shop run for more than 40 years by Alpha Farm in the strip of storefront businesses, closed more than a year ago.

That building has been purchased by a Mapleton family with ties to a Florence restaurant from years ago, the Blue Hen.

(I hear they plan to open a gift shop with soup and sandwiches somewhat in keeping with Alphabit's traditions.)

Lastly in Mapleton, its infamous blue apartments, condemned and abandoned for some years, are now gone (well, at least the burnable parts) thanks to a "Burn to Learn."

I have only heard that spoken of positively, with no nostalgia for their heyday.

In Swisshome, American Laminators — there since 1979 and the only mill still operating in this area — has a sign out front that indicates they are hiring. I can't remember seeing that before.

For a company that claims that the average tenure for its line workers is 15 years, that seems significant.

The long reddish building across from the Swisshome Post Office, where that community's grocery and gas station long operated but unused for that purpose for several years, has a new owner with a different purpose in mind for the space.

When I met and spoke with him this week, he was enthusiastic about moving his soy product manufacturing business here from the Eugene area. The building's large concrete pad apparently makes it ideally suited for the heavy equipment used in the production of tempeh,

where whole soybeans are inoculated with a mold culture, fermented at a warm temperature, allowing the mycelium to envelop the beans into a dense mushroom-like solid that is a highly nutritious food — and a staple of vegetarian and vegan diets.

The day this column is due to be circulated, Relay for Life will be held in Florence, an event that unites us all in concern about cancer and its causes and treatment.

I am the only member of the nuclear family of six in which I grew up to have so far not been diagnosed with cancer; half of us are dead from it.

None of those cancers were caused by engaging in risky behaviors other than perhaps living and working in environments where there was exposure to chemicals known to cause cancer. If there was no other reason and argument for universal healthcare than that, it would be sufficient to get my vote.

LETTERS

HAPPY AND SAD

What a wonderful day for Florence. The Coast Guard makes us their 24th Coast Guard City. These men and women are among the best we have; challenging and defeating mother nature on the sea in all her fury is no easy task.

I applaud them all and thank them for the comfort they give to those in need.

At the same time, I learned that we have lost two local motorcyclists. As a rider myself, it never goes without notice that our love of the ride is not without danger. All it takes is for someone to be in a little too much of a hurry, checking Facebook on their phone or any number of distractions to be the cause of a fatal accident. And it should be said that yes we are also the cause of our own demise on occasion.

We should all take this unfortunate time to give pause to those we love that ride on two wheels — and yes, we who ride need to practice the same caution. My condolences

to the families of the lost.

— David T. Eckhardt
Florence

FROM BELIEVER TO QUESTIONER

In my younger years I was a certified speech-language pathologist. Many of my clients were throat cancer patients with laryngectomies. Their voice boxes, neck muscles and lymph nodes had been surgically removed. I taught them esophageal speech where they learned to vibrate their esophagus (swallowing tube) for vibratory sound on which to form their speech.

At that time, I became curious about the American Cancer Society, hoping ACS could be of benefit to my patients. I sent for ACS's literature and realized it was largely promotional for donations.

Yesterday, I went online after reading Siuslaw News editor Ned Hickson's well-crafted "Spreading Ripples of Hope," and

ACS Community Development Manager Amy Bickleman's contributions in Color Me Purple (Siuslaw News, July 19).

Online, I found that the terms of the compensation package for American Cancer Society CEO, Gary M. Reedy, "are confidential." Previous CEO John Seffin reportedly earned \$856,442 annually, plus \$77,859 — equaling \$934,301.

Cancer is a unifier and Relay for Life is an internationally popular event of hope. We all have lost friends and family to cancer.

Bickleman states, "Remember, we walk as a symbol of our unwavering effort and hope to one day live in a world without cancer."

I, however, cannot fund "nonprofits" such as The ACS, whose net worth is stated to be \$1,281,000,000, and in which CEOs are paid outrageous salaries funded by loss and hope.

— Kathryn Dawson
Westlake

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LETTERS TO THE EDITOR

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The Siuslaw News welcomes letters to the editor as part of a community discussion of issues on the local, state and national level.

Emailed letters are preferred. Handwritten or typed letters must be signed. All letters need to include full name, address and phone number; only name and city will be printed. Letters should be limited to about 300 words. Letters are subject to editing for length, grammar and clarity. Publication of any letter is not guaranteed and depends on space available and the volume of letters received.

Libelous, argumentative and anonymous letters or poetry, or letters from outside our readership area will not be published.

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Election-related letters must address pertinent or timely issues of interest to our readers at-large.

Letters must 1) Not be a part of letter-writing campaigns on behalf of (or by) candidates; 2) Ensure any information about a candidate is accurate, fair and not from second-hand knowledge or hearsay; and 3) explain the reasons to support candidates based on personal experience and perspective rather than partisanship and campaign-style rhetoric.

Candidates themselves may not use the letters to the editor column to outline their views and platforms or to ask for votes; this constitutes paid political advertising.

As with all letters and advertising content, the newspaper, at the sole discretion of the publisher, general manager and editor, reserves the right to reject any letter that doesn't follow the above criteria.

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