

Opinion (from 4A)

Be informed when placing your vote on Measure 101

(Editor's Note: Viewpoint submissions on current issues affecting the Siuslaw region are always welcome as part of our goal to encourage community discussion and exchange of perspectives.)

Measure 101 is a complicated issue. Rand Dawson's and Dr. John Egar's guest viewpoint ("No On Measure 101 Will Raise Healthcare Costs," Dec. 30) noted many statistics supporting a yes vote, and why people who already have health insurance should support an additional 1.5 percent tax on insurance premiums to help pay for medicaid services in Oregon.

At a time when many pay for health insurance on their own, with large monthly premiums, deductibles, co-pays and out-of-pocket expenses in the thousands

of dollars, why are we not requiring Medicaid patients to help pay some of their health insurance costs too?

This should be a considered source of funding before requiring taxes on health insurance premiums. After all, monthly premiums are paid to provide for a family's health care, many of whom may not be living much above the poverty level.

I would point out that if you pay for your own health insurance, yearly deductibles reset annually so you get to pay it all over again each year. But with Medicaid, there are no deductibles that reset every year, no out of pocket expenses, co-pays or even a premium.

That is deluxe medical coverage by any measure.

I realize people who qualify

GUEST VIEWPOINT By DAVE PECK FLORENCE

for Medicaid have limited resources, though I personally know of cases where people on Medicaid could easily pay something to help defray costs. At least a small premium or co-pay. Even just \$10 a month should be considered before the state starts requiring people who pay for their own coverage to pay a tax when purchasing health insurance.

And though it's called an "assessment" to be paid by the insurance company, you can be sure it will be passed on to the consumer or whoever pays the premium.

In my opinion there is something inherently wrong with that.

While collecting signatures to get Measure 101 on the ballot, I had a person (who is enrolled in Medicaid) ask why Medicaid recipients are not required to help pay for their coverage (at least minimally through a monthly

fee) before taxing others to finance the program.

If most Medicaid clients (there are some with no means to pay whatsoever) had to help support the system, even partially, it might increase funds for the program or funds for other services such as long-term care.

Many nursing homes will not accept Medicaid now due to low reimbursement rates.

Another benefit would be the "buy-in" or sense they are paying their fair share, which is important for participants and taxpayers alike. Some like to say healthcare is a right, and therefore should be free.

It is not free.

And if our goal is to cover everyone, everyone will have to pay, rich and poor alike.

I believe supporters of "No on 101" think options may exist (not necessarily my ideas) to finance Medicaid in Oregon without tax-

ing health insurance premiums. They would like to continue the discussion in the legislature.

They do not oppose healthcare for children, poor people or seniors, as is often portrayed in mailers, advertisements and television spots. In fact, you'll note publicity in favor of Measure 101 has very little detail at all.

It's true that the law addressed by Measure 101 did pass the legislature, but that doesn't mean it's a wise use of taxpayer money. Over the years, Oregon PERS laws were passed by the legislature and today we see the program's extremely generous benefits have surpassed the taxpayers' ability to fund them.

This presents huge problems funding other important state programs (like Medicaid), so it's important to be careful.

And just to remind everyone, we had the Cover Oregon debacle involving the loss of millions of dollars of Oregon taxpayer funds. There have also been revelations indicating Oregon has spent about \$1.8 million of federal Medicaid funds on abortions through the Oregon Health Plan.

This would be an illegal use of federal funds. And on average, for the last 14 years, Oregon state taxpayers have paid \$1.7 million annually to legally fund abortions through the Oregon Health Plan. Oregon now has a law that authorizes state taxpayer money to fund abortions for residents of Oregon in the country illegally. Might some of these costly programs be curtailed while at the same time providing more accountability to improve medical services available in the Oregon Health Plan?

This might reduce the amount of taxpayer funds needed to support The Oregon Health Plan as well as Medicaid.

Further conversation, debate and consideration of options during the legislative session is all that's being asked.

So, if you're unsure about Measure 101, how your insurance premiums may be taxed or how your tax money is being spent on healthcare in Oregon, you have a unique opportunity to make your voice heard simply by voting "No" on Measure 101.



See Jim for your auto sales needs!

JOHNSTON

MOTOR COMPANY



2150 Hwy. 101 • Florence
(541) 997-3475 • 1-800-348-3475



LETTERS (from 4A)

GOVERNMENT IS POOR AT PICKING WINNERS

Of late, there have been letters decrying the Tax Plan, income and wealth. Here's a short list of American companies that employ millions, all started by people willing to risk it all: Amazon, Apple, Bell Labs, Compaq, Dell, Exxon, Federal Express, Google...

These companies have enriched the lives of billions

worldwide.

By comparison, here's a similar list from government controlled Worker's Parades: USSR, Cuba, China, North Korea and Venezuela. Each of the following green energy companies backed by the federal government since 2008 had failed outright by the end of 2012:

Evergreen Solar (\$25 million), SpectraWatt (\$500,000), Solyndra (\$535 million), Beacon

Power (\$43 million), EnerDel's subsidiary Ener1 (\$118.5 million), Abound Solar (\$400 million), A123 Systems (\$279 million), Willard and Kelsey Solar Group (\$700,981), Raser Technologies (\$33 million), Energy Conversion Devices (\$13.3 million), Mountain Plaza, Inc. (\$2 million), Olsen's Crop Service and Olsen's Mills Acquisition Company (\$10 million), Range Fuels (\$80 million), Thompson River Power (\$6.5

million), Stirling Energy Systems (\$7 million), Azure Dynamics (\$5.4 million), Nordic Windpower (\$16 million), Satcon (\$3 million), Konarka Technologies Inc. (\$20 million)

Governments have a very poor record of picking winners.

Without capital to invest in new ideas and technologies, stagnation occurs.

—Jan Eales
Florence

BERKSHIRE HATHAWAY HomeServices
Northwest Real Estate

The Top Choice in Florence Real Estate.



Let your next home find you!

HomeFinder Reports

Receive our automated HomeFinder Report, with

- Rapid updates of all new listings and price changes
- Interactive mapping with satellite images
- Price reductions clearly displaying \$ and % changes
- Complete listing details, including addresses
- Active inventory by price range

View all our active listings in Florence at www.RealEstateFlorence.com!

Or give us a call at (541)997-6000 and we'll do the searching for you!



NEW LISTING
Expansive river & dune views from this well cared for 2 bdrm/2 bath home. Elevator from single garage with 12' door for easy access.
2 Bdrm, 2 Ba 2197 sq ft
\$235,000 BH7617 ML#17103853



NEW LISTING
Goldenwest beauty on two lots for privacy. Oversized 24' x 36' garage, 30 amp & water. Newer roof, new covered front deck. Enclosed back patio.
3 Bdrm, 2 Ba 1782 sq ft
\$285,000 BH7609 ML#17001018



NEW LISTING
Looking for just the right home? You do not want to miss this beauty. Tile entry, hardwood in the den & 3rd bdrm, floor to ceiling windows, coffered dormers, covered ceilings, alder cabinets, 24 x 24 garage
3 Bdrm, 2 Ba 1848 sq ft
\$285,000 BH7610 ML#17554317



NEW LISTING
Great starter home or retirement home. Good location, vinyl windows, slider off living room to large backyard, fireplace. Double car garage
3 Bdrm, 2 Ba 1188 sq ft
\$219,000 BH7612 ML#17013726



NEW LISTING
For those who won't settle for the ordinary!! 3 bdrms, 3 ba + loft. Tile countertops, breakfast bar, 1 bdrm has it's own entrance, parking space, small frig, sink, WI-closet. Great for caretaker
3 Bdrm, 3 Ba 2067 sq ft
\$399,500 BH7620 ML#17667902



NEW LISTING
South facing lakefront home with dock & stunning views
4 Bdrm, 3 Ba 2204 sq ft
\$468,000 BH7614 ML#17656293



FEATURED LISTING
Roomy one level custom home with 3 car garage in Sandpines West
3 Bdrm, 2 Ba 2262 sq ft
\$400,000 BH7547 ML#14127374



FEATURED LISTING
Super Good Cents home in Summerset Estates. Open kitchen/familyroom area slider out to private backyard
3 Bdrm, 3 Ba 1444 sq ft
\$275,500 BH7581 ML#17384212



NEW LISTING
Panoramic views of Florence & the Siuslaw Bridge, distant Ocean views & amazing sunsets. Elevator to make this home accessible on every level
3 Bdrm, 3 full, 3 partial Ba 4041 sq ft
\$439,900 BH7592 ML#17343764