

**Siuslaw News**  
P.O. Box 10  
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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.

*"I never considered a difference of opinion in politics, in religion, in philosophy, as cause for withdrawing from a friend." —Thomas Jefferson (1800)*

## President's health care plans will Make America... under-insured again

**(Editor's Note: Viewpoint submissions on this and other topics are always welcome as part of our goal to encourage community discussion and exchange of perspectives.)**

When it comes to undercutting American's health care protections, and confronting health status issues or pre-existing conditions, President Trump's skills are under-regarded.

His Department of Justice has just joined in declaring "unconstitutional" key provisions of the Affordable Care Act (ACA) providing "guaranteed issue" and "community rating."

This occurred in a federal Texas suit brought by 20 GOP-controlled states attacking the entire Affordable Care Act. Several states, including Oregon, joined to support "guaranteed issue" and "community rating."

President Trump desires return to pre-ACA days allowing broad insurance carrier underwriting discrimination in pricing and enrollment, using such factors as gender, age, occupation, health status and especially prior-existing conditions (PECs).

Pre-ACA, for those with PECs, carrier policy denials were common with rates ranging from 22 to 36 percent. Oregon's average denial rate was 27 percent as of 2008. In lieu of straight denial, carriers issued policies with "above standard rates" and narrower benefits than the current ACA "essential health benefits" (EHB) package.

As a result, many accepted limited policies and higher cost-sharing. The president's renewed goal is to segment risk pools, churn price instability and reduce ACA risk pool membership — i.e., younger, healthier, self-employed risk pool members attracted by lower initial premiums because of thinner coverage alternatives — may depart the ACA altogether.

President Trump's other tools to undermine today's EHB package mandate include two alternative, cheaper and "skimpier" coverage marketing schemes, such as "short-duration" limited-coverage policies

and "association health plans" working in-state or across state lines.

"Short-term" policies fail qualified definitions of "health insurance," thus sidestepping ACA rules.

Trump envisions 364-day plans, with two renewals. But Oregon law bars plans longer than 90 days, with 60-day gaps between renewals.

"Association Health Plans" piggyback on old Federal law, in manipulated fashion, as "large-employer" entities, gaining side-

### GUEST VIEWPOINT

**By Rand Dawson**  
*Retired Insurance Litigator*

doors into state markets.

Both "skimpy" approaches attract significant criticism. The National Federation of Independent Business, long-term promoter of association plans, describes Trump rules "as unworkable."

Nevertheless, unwinding ACA risk pools threatens premium or cost-sharing increases, with shrinking coverage across individual, small-group and employer-based markets.

Significant portions of large-employer risk pools already are regarded as "under-insured" because of higher "cost-sharing" than allowed by the ACA in individual or small-group markets. They demonstrate a documented deferral of treatment to save money.

Trump tampering with prices or cost-sharing will prompt the under-insured in all markets to defer even more treatment. Recall the broader issue at stake: wider access at affordable rates to the "Essential Health Benefits" (EHB) package.

Routinely referred to as a list of "Ten Benefits" — it's much more. Visualize 10 broad categories of benefits. The ACA, deferring to insurance realities, asked each state to refine each category — after consideration of real-life policies provided by typical state large-employers, called "benchmark" plans.

The Oregon "mere" list of 10 categories translates to over 17 pages of detailed services, treatments or drugs, with accompanying exclusions and comments. Avoiding wishful thinking, it replicates a major state carrier's specific real-life plan. It's detailed, revealing and available online ([www.cms.gov/ccio/resources/data-resources/ehb.html](http://www.cms.gov/ccio/resources/data-resources/ehb.html) (scroll to "Oregon")).

To sustainably support access to such broader coverage, the ACA provided consumer protections of "guaranteed issue" and "community rating." Carrier discrimination was barred for underwriting on enrollment or prices, using listed consumer demographics, including PECs.

Historically, carriers self-defined "pre-existing," subject to state law. Under those old rules, it is estimated declineable PEC conditions exist for 27 percent of non-elderly Americans, 30 percent of women and 47 percent of 60-64 year-olds.

A future Texas court ruling, for the DOJ, starts unwinding the ACA protections.

For 2019, across individual and small-group markets, carriers could discriminate and decline enrollment, or renewals, add benefit exclusions or limitations and raise premiums or cost-sharing.

State regulatory framework shapes ultimate policy status.

Employees with large-group coverage could anticipate no front-end PEC coverage for new employees. Pre-ACA rules, still on the books, allow extended periods of required "continuous coverage" — perhaps a year — before employees acquire PEC-related coverage. Such employees could again become "job-lock" hostages to maintain continuous coverage.

Trump, in reworking the rules on covering health odds — similar to a casino-style insurance company — his natural affinity for the "House" is apparent.

*—Rand Dawson is a Siltcoos resident with long interest in health care reform. He is a retired litigation attorney who also represented insurance companies.*

## LETTERS

### A HUGE POSITIVE FOR PRESIDENT TRUMP

Reading the Aug. 29 letters to the editor, I noticed several readers wanted a list of President Trump's accomplishments. I have one which has been overlooked, especially in light of the Russian collusion investigation.

President Obama refused to send (or even sell) lethal weapons to Ukraine, where they continue to fight a shooting war with Russia over their right to exist as an independant nation.

The Obama administration did express support for Ukraine through the United Nations (largely perceived by many in Ukraine as next to useless) and helped provide a training mission. They also provided technical gear.

But no weapons. This despite the fact that when Ukraine moved to retake control of its territory by military force, Russia intervened militarily, including tank forces and artillery successfully blocking Ukraine's progress resulting in many casualties for Ukraine.

Under President Trump's administration, Ukraine's purchase of anti-tank missiles (TOW's) was approved and arrived in Ukraine. This was a morale booster to Ukrainian troops because it gives them an effective edge should large scale tank-supported advances recommence.

The late Senator John McCain actively supported this action during the Obama administration; he knew the Ukrainians were depending on us because they believed our past commitments of support (initiated by the Clinton administration) for their independence.

President Trump approved some of these requested weapons systems to be available to them — weapons that would surely result in Russian or Russian-supported troop casualties. This

is a huge positive in my mind for President Trump.

Of course every President will have positives and negatives in their policy, depending on your point of view.

I have no idea how the Mueller investigations may turn out, but it is ironic the Trump administration — accused of Russian collaboration — is the administration which has facilitated weapons deployment in an area of the world most likely to be used against Russians.

This is a huge positive in my mind.  
*—Dave Peck  
Florence*

### PROMISES HAVE BEEN UNKEPT BY TRUMP

I just couldn't sit here and say nothing any longer. Supporters of the right-wing never cease to amaze me with their rhetoric. I fail to see any good accomplishments that Trump has done.

Thanks to Obama, we were rescued from a bleak economy bestowed on us from a previous Republican administration. We are all benefiting from a burst in the economy that is mainly due to Obama's policies. Of course, the one taking credit for it is Trump, the same person who has undone many of Obama's policies that have moved our country forward.

The ridiculous tariffs now imposed by Trump will eventually eat away at our economy — and I am sure that Trump will blame Obama for that.

I also need to state that people coming to this country seeking asylum are not illegal. They are looking for a safer and better life for themselves and for their families.

Ripping kids, some of who are less than two years old (and some still breast feeding) from their parents' arms and placed in cages is not only immoral but illegal. These cruel ac-

tions are considered crimes against humanity. Recently, a young child died from lack of proper care. There was no plan in place to reunite the kids and their parents.

This is not America.

Trump has never kept any of his promises that he made during his campaign. He promised to show his taxes if he was elected; he promised not to leave Washington and go golfing as he said he "...would have too much work to do."

Those are just two of his more than 4,000 documented lies or incorrect statements. He has already gone golfing more than four times more than any other president in history, at a cost of more than \$100 million to U.S. taxpayers.

We have never had a more corrupt administration in our history. How many indictments have been issued so far? How many crony friends of the president have been sent to prison?

That circus is about to end. Trump has used his office to pad his and his family's pockets while, at the same time, putting this country \$1.3 trillion further into debt with his tax gift to the rich — which will do little or no good to the average working person.

*—Marty Perseo  
Florence*

### POLITICAL CLIMATE CHANGE

Some 150,000 years ago, the Earth had about 1,000 breeding pairs of humans in existence.

Then, about 70,000 years ago, we numbered about 1,000 humans total.

The human race almost didn't make it both times.

These episodes were due to climate change. Climate change today is political climate change.

*—Martin Cable  
Dunes City*

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### LETTERS TO THE EDITOR POLICY

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.

Letters that are anonymous, libelous, argumentative, sarcastic or contain accusations that are unsourced or documented will not be published.

Letters containing poetry or from outside the Siuslaw News readership area will only be published at the discretion of the editor.

### POLITICAL/ELECTION LETTERS:

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 partisan-ship 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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