

THE NEWS HERALD

HOMIEFRONT

Fighting For Affordable Health Insurance

As you may recall, I wrote a column in February about the lack of affordable health insurance for every citizen of North Carolina and followed up the column with a letter to our state's 117 assemblypersons, 51 state senators, 13 members of U.S. Congress, and two U.S. senators — a total of 183 elected officials.



As I

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In my letter, I appealed to each one of them to do everything possible to ensure that all North Carolinians had the opportunity to secure reasonable, affordable and appropriate health coverage for their families.

It's now been about two months and of those 183 letters, I've received a total of seven replies — letters from Assemblymen Larry Womble of District 71 (Winston-Salem) and Larry Brown (District 73) and Assemblywoman Melanie Wade Goodwin (District 66); a very informative letter from Sen. Austin Allran (District 44, whose district office is in Hickory), which I will

expand upon later; a letter from Sen. William Purcell of District 25 (Laurinburg); and e-mails from Sen. John Snow and Assemblyman Grier Martin.

Responses were sympathetic to the health care problem or simply an acknowledgement of receipt of my letter except for Sen. Allran's two-page letter that actually talked in-depth about bills before the North Carolina legislature on health care.

The response from Sen. Purcell was particularly frustrating. Sen. Purcell, a physician according to the M.D. that accompanied his signature, seemed to blame the health insurance seeker for the high cost of health insurance premiums rather than placing the blame where it should rightfully go — the government that has allowed health insurance premiums to grow to staggering amounts without instituting reasonable ceilings, similar to the gasoline crisis now befalling us all; health care hospital providers who don't seem to care as long as the bills get paid (and don't seem to check bills that are erroneously sent out piling on outrageous charges); doctors who refuse to treat patients with no insurance instead of agreeing on a comfortable payment plan; and insurance companies with underwriters who disqualify people over 40 with normal maladies or boost rates up to those that not even the upper crust can afford without a raised eyebrow.

Smokers don't have a chance. You smoke, you lose or you pay. And if you've had any kind of medical procedure performed in the last few years, you're either going to be rejected or quoted an unreasonable monthly premium.

According to Sen. Purcell, "There is no simple answer to the rising cost of health care. But, if we are serious about doing something about the high cost of health care, one thing seems clear: We must all assume more responsibility for our own health. That means we must exercise more, eat the right food, eat less and lose weight. Unless we become healthier, the cost of health care will continue to increase at a rapid rate."

Oh, please, Senator! I would love for you to show me five married couples in their 40s who don't have anything health-related wrong with them, with children who haven't broken a bone or been to the doctor for a case or two of strep throat.

And what about those people who have really good genes or those who do live the healthy lifestyle you suggest? Cancer and heart problems hit everyone — they don't skip over someone because that person jogs five miles a day or eats tofu instead of beef. A healthy, fit woman who develops breast cancer and then loses insurance because her husband loses his job — what becomes of her? With the way our health care system works today, the cancer may be gone, but that pre-existing condition will haunt her for the rest of her life.

Heads of households with children who are eligible for a typical health insurance plan pay exorbitant premiums, and when you're out of work, you're out of money.

Recently, there was a letter in the Morganton News Herald from a father who wanted to thank members of the community for all the support they gave in the form of donations for his seriously ill child. Cash donations were made because the family had NO health insurance.

The letter didn't go into why the family was left without health insurance, but does it really matter? Perhaps the father lost his job because of a plant closure or some other misfortune. When there's a family in need, the community rallies to help because the people care.

When you don't have enough money to put food on the table and a roof over your family's head, you have to gamble — and sadly, because rates are so high, health insurance takes the hit.

Sen. Allran seems to have a pulse on what's going on. He wrote about the creation of a high-risk pool for hard-to-insure people. In fact, he co-sponsored a bill in the 2003-04 session to establish the North Carolina Health Insurance Plan and the Board of Directors of the Plan. Unfortunately, the bill was not enacted.

From his letter, it sounds like he doesn't plan to give up, so during the next few weeks, I hope to send a letter to Sen. Allran thanking him for his efforts in this important crusade and offering my help in any way possible to fight for affordable health insurance for everyone in North Carolina.

If it takes a letter-writing campaign, I hope you all will take a moment of your time to help — even if you have health insurance. Let's not forget that not one of us is immune to losing our jobs and facing an uncertain future. And the one malady that could bankrupt any one of us is a serious disease with no health insurance.

For those of you who would like a copy of Sen. Allran's full letter, please send me an e-mail at pegdemarco@earthlink.net and I would be happy to mail you a copy.

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