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## Coverage mandate will fail as a health-care reform plan

By Rose Ann DeMoro

It's time for Congress to stop getting carried away with financial bailouts for big industries, especially when it comes to some of the most-profitable and least-responsible companies: the health-insurance giants.

Two major trade lobbies, America's Health Insurance Plans and the Blue Cross-Blue Shield Association, have announced that they would be willing to end their disgraceful practice of excluding people from coverage based on their health or age. In exchange, they want the federal government to force uninsured Americans to buy private insurance.

That would be exactly the wrong direction for health-care reform. Proposing mandatory coverage as the solution overlooks the one-fourth of insured Americans who are rationing their own medical care because they can't afford to pay the bills. One in eight late-stage cancer patients turns down recommended care because of the cost, according to a recent report in USA Today.

And let's not forget the insured patients who are denied needed treatments that their insurers don't want to pay for.

A mandate for individuals turns the challenge of health-care reform on its head. It would be a massive bailout for one of the most merciless industries in America - and one that's already rolling in cash. The 18 biggest insurers reported \$16 billion in profit last year.

Now, in exchange for promising the coverage they should have provided all along, these insurers are demanding additional billions of dollars in profit from people who would face fines or other penalties if they didn't hand over the cash.

The insurance giants' proposal came in concert with one by Sen. Max Baucus (D., Mont.), the chairman of the influential Senate Finance Committee, who wants to make an individual mandate part of health-care reform. There is speculation that Sen. Ted Kennedy (D., Mass.), the other leading Senate voice on health-care reform, is considering including an individual

mandate in whatever measure emerges from his Health, Education, Labor and Pensions Committee.

Mandatory coverage also was a component of Sen. Hillary Clinton's health-care proposal when she sought the Democratic presidential nomination. Barack Obama wisely opposed the idea during the primaries.

A coverage mandate is the centerpiece of the Massachusetts health-care law that many see as Kennedy's model. But the mandate is an unpopular disaster in Massachusetts; in California, public opposition to it helped kill a similar proposal.

Coupled with Massachusetts' failure to rein in insurance price-gouging, the state's mandate forces the typical middle-aged adult to spend more than \$6,000 out of pocket on premiums and deductibles before medical expenses are covered.

No wonder the insurers like it. Tony Soprano would, too.

Ultimately, any reform plan that relies on such a mandate to establish "universal" coverage will fail.

Without restraints on skyrocketing insurance premiums and out-of-pocket costs, many families will face further economic distress, with little additional health security to show for it. And without tough regulatory oversight of insurers, patients will continue to endure inhumane denials of care.

The most effective way to fix our broken health-care system would look like Medicare, but improved and expanded to cover everyone. A single-payer, Medicare-for-all bill sponsored by Rep. John Conyers (D., Mich.) had more than 90 co-sponsors in the last Congress - more than any other reform bill. It is expected to be reintroduced early next year.

Such a program is the only way to control costs through negotiated fee schedules, global budgets, bulk purchasing, a huge cut in administrative waste, and other measures. And it's the only way to wrest control of our health from the insurers.

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