



Health care reform: A national priority

By Marc Homer, Wyoming Children's Action Alliance, KIDS COUNT Coordinator

Ensuring that all people have access to quality affordable health care is an issue that transcends political ideologies and party labels. As human beings, we are all vulnerable to illness and injury. As Americans we are committed to reinvigorating our national spirit and seeing people lead healthy lives and achieving their dreams.

Nobody enjoys being sick and it certainly is difficult to comprehend how, in the richest nation on earth, where medical breakthroughs are commonplace, 46 million Americans, nine million of them children, 11,000 of them Wyoming children, do not have health insurance, and as a result are denied access to health care. Why do we let this happen?

The current health care system is not cost effective. It is riddled with inequities, and it is shamefully inadequate. Large chunks of the current system are completely managed by the government, Medicaid, Medicare, and SCHIP, and of course health care for Washington politicians. Other parts are loosely shaped by government regulations or the lack thereof, and by the U.S. tax code. This scattershot approach leads to inequity, waste, bureaucratic bloat, miles of red tape, and the suffering of millions who must try to navigate this Byzantine system.

Opponents of changing the current system want people to believe they are fighting Big Government, when, in fact, they're propping up a failing government system underwritten by billions of dollars in tax breaks. This system was not designed by or for people likely to need health care. Instead, private interests shaped it for their own benefit. One only need look at the recent government bail-out of Fannie Mae and Freddie Mac, two of the biggest corporations the world has ever seen, to understand how taxpayers, the government, and private enterprise are intimately intertwined. U.S. taxpayers should not be taking the hit on behalf of private industry because of the government's lack of vision and leadership. We should not stand for government corporate welfare systems that socialize all of the risk but privatize all of the profits.

Often you will hear politicians say that people want to choose their own health insurance, as if that's something exciting like buying a new car. Balderdash! Frankly, many people find it cost prohibitive and morally repugnant to have to pay a private insurance company to stand as gatekeeper between family and health care. People don't relish the freedom to choose health insurance, what they do want is access to affordable quality health care that won't shut them out, leave them to quietly suffer in sickness and despair, and drive them into personal bankruptcy. Should we fault people for going so far as to demand the same high quality health care that U.S. representatives and senators receive free from the government?

In 1997, the federal government in partnership with the states launched the SCHIP program. Wyoming's Kid Care CHIP program, along with Equality Care, helped reduce the percentage of uninsured poor children by 40 percent from 1995 to 2005, and the percentage of uninsured low-income children by 65 percent. Despite this success, the percentage of uninsured children in families from income brackets never eligible for government-sponsored insurance increased dramatically during the same period. Kid Care Chip has been successful in providing health care to its target population but it could be made more equitable.

There are signs that comprehensive health care reform is on the horizon. If Congress decides to muddle through with what we've already got, however, in the short term, SCHIP enrollment should be simplified so more low-income kids will receive health care.

In Wyoming, SCHIP eligibility should be increased to 250% of the federal poverty level or higher, as other states have done, to make the program more equitable and available to more kids.

Hardworking members of the middle class can't get SCHIP coverage for their kids and oddly enough, they often get a smaller tax break than wealthier folks when making co-pays on Employee Sponsored Insurance (ESI) program premiums. Just over half of Wyoming's private sector employers offer ESI plans and fewer than half of all their employees are enrolled in them. Wyoming stands 45th in the nation for the percentage of employers offering health insurance to their employees.

There are no tax incentives for people who must buy private insurance. As a result, people who do not enroll in, or are not offered ESI plans often cannot afford to plow down the thousands of dollars necessary to insure their families. For many employees in the private sector, the reward for hard work is life lived on the edge, paying extremely high premiums for high deductible private insurance that makes basic health care prohibitive. Some forgo health insurance altogether while others place their bets, hoping to beat the high costs of the casino-style health care system that exists today. No one should have to go bankrupt because they have to gamble on something as critical as their children's health.

This election season, it is clear that Americans want change. Government action to ensure access to quality affordable health care enjoys widespread public support and will improve the lives of children and families across Wyoming and our nation. We at the Wyoming Children's Action Alliance encourage politicians to address this critical issue during the campaign season. Health care should not be a losing gamble for more than 46 million Americans. It is time for honesty and clarity of vision to prevail so that politicians can work to repair our broken health care system.

We need healthy children for a healthy, vibrant America!