

Capitol Comment

Upside Down Health Insurance

By State Rep. Mike May

Putting the word "health" in the headline here risks losing a few of you who have had it up to here with the long, windy, and unproductive debate in Washington about health care "reform."

You are probably especially dismayed that there is little evidence that politicians anywhere in the nation appear to be trying very hard to do the right thing on this important issue.

We still don't know what will happen in Washington, but I want to again weigh in on the Iowa issues, even though any new federal legislation would trump most of what we do in Des Moines.

First, it is important to recognize that health care insurance in America is upside down.

Those who live healthy lives and take care of themselves are forced to pay high premiums to subsidize those who don't and those who don't have insurance.

As an example, why does a trim middle-aged smoke-free man who exercises regularly, gets regular checkups, eats healthy food, pay the same as his careless counterpart?

Certainly, we all inherit some genes that make healthy living more difficult. It is, however, an individual's responsibility to minimize those risks and not depend on the healthy choices of other's to subsidize his costs.

A market based approach that allows purchase of health insurance across state lines and one that allows insurance companies to reward healthy life styles will promote the kind of choices that doctors encourage every day.

If we must mandate, let's mandate prevention credits for individuals and businesses.

Malpractice Reform

No serious attempt at reducing rising health care and insurance costs can move forward without an honest attempt to address the issue of medical malpractice and tort reform. I will continue to champion the need to pass legislation that raises the burden of proof on medical malpractice claims and places reasonable limits on payments for damages. Let's agree to allow doctors to practice medicine and not be burdened with excessive malpractice premiums and the need to practice expensive defensive medicine.

Under 30

We estimate more than 100,000 Iowans under age 30 have no health insurance. They account for roughly half of all the uninsured persons in the state. House Republicans have proposed legislation to encourage the development of low cost catastrophic insurance policies that would provide base care for younger Iowans. It would also limit the amount of uncompensated care that results when uninsured young Iowans need medical care.

For many of these folks, the costs of health insurance vs. risk are disproportionately high, and there is no incentive to purchase insurance. Best practice would incent all Iowans to purchase health insurance.

Pre-existing Exclusions

There is general consensus that Iowans want legislation that prohibits the denial of coverage or the imposition of coverage riders due to pre-existing conditions when an insured Iowan moves from one plan to another offered by the same company. Additionally, insurance portability is critical to families whose bread winner(s) want to move to better jobs. This reform is long overdue.

Right to Know

Our caucus has proposed legislation to establish a statewide insurance information hub that brings together both costs and outcomes.

Many of us simply don't know where to go to find information we can understand and on which we can make intelligent choices. The complexities of insurance are frustrating to families burdened with so many serious economic issues.

A data base that helps individuals, businesses, and families locate insurance options that are clearly explained and analyze potential costs would provide the kind of transparency folks are demanding.

Tax Deductibility

To encourage small businesses to provide affordable health care for their employees our caucus believes the Assembly must enact legislation that allows the deduction of health insurance costs provided to employees in LLCs, subchapter S corporations, and individually owned businesses.

We must do all we can to encourage the private sector's purchase of insurance without putting in harms way the jobs necessary to move us to a strong recovery.

Most Americans like the kind of medical care they receive when they or their family members are sick. They don't like the cost involved; period. Yet it is clear they don't want another government program that will be compromised by politicians that can't keep their hands off of the pot of money it creates. It is equally clear the public is leary of the government making health choices.

Finally, as I listen to folks in this district I find them similar to other Iowans I meet in Des Moines. When their families are sick they want the best health care available, they want it cheap, and they want it now. We do a pretty good job on the first and third however, it is imperative that we don't compromise a great health care system as we look for ways to contain costs and provide more citizens with coverage.