

After Decades of Struggle – A Milestone in Health Care

Finally - health care reform. Harry Truman, Lyndon Johnson, Richard Nixon, Bill Clinton – presidents both Democratic and Republican have struggled to find a formula that could get a majority of Congress to pass a health care bill that would do what every other Western, industrialized nation has accomplished – provide its citizens with universal health coverage. Not that the bill that President Obama signed into law last week actually covers everyone. And it will take years, but getting to 95 percent is not bad.

Why is this important? The current health care system is unsustainable. Here in New York State, premiums for employer-sponsored insurance increased by 92 percent between 2000 and 2009, while median earnings rose by only 14 percent. There are 2.6 million New Yorkers without health coverage. Doing nothing would just add to that number.

Loss of Benefits

Black and Latino New Yorkers have been especially hurt by the loss of health coverage. Many lost their health benefits when they lost their jobs in the recession. Many black and Latino low-wage employees cannot afford the premiums for employer-sponsored benefits even if they are offered. And small businesses, which employ a large percentage of workers of color in New York City, have been dropping health benefits as they become too expensive.

When the president began the fight for health reform, over a year ago, the polls showed that universal health coverage was very popular. By the time he finally got a bill through Congress, the water was muddled enough so that polls show that about 40 percent of the people now believe that the bill is a bad idea. That's politics. Most people do not understand what is in the legislation and, more importantly, how it will affect them. Certainly, this is a major reason why many people are conflicted about the bill.

Still, there are provisions in the bill that should be heartening to most Americans. For one, insurance companies will no longer be able to drop coverage for people who get sick. This was a perfectly allowable tactic that defies explanation. After all, why else do people pay for health insurance? The new law will gradually end the “donut hole” that caused some Medicare recipients to cut back on their prescription medicines. Children can stay on their parent's insurance through age 26. Best of all, no longer will Americans go bankrupt because of illness.

Controlling Rate Increases

Remember the California insurance company that jacked up rates by as much as 39 percent last month? This bill will control insurance rate increases while still ensuring a choice of plans and doctors. Small businesses will be able to provide insurance benefits aided by tax credits. Eventually, about 30 million uninsured Americans will be able to get coverage. Private coverage for low and moderate income people will be subsidized.

Another item that should instill greater trust in the reform: Members of Congress, who all have wonderful coverage, will be required to be in the same plans as millions of Americans. We will all get the same choices.

In addition, New York State will not be penalized for its extended coverage of Medicare, an issue that existed in the earlier Senate version of the bill. In fact, the bill that passed last week includes a net gain of \$2.1 billion for New York State.

For the first time, we have a foundation on which to build a health care system that will control costs and rein in insurance companies' worst practices. We sometimes forget that insurance companies are not in the health care business. They're in the money making business. But now we can have a system that will work for us, a system with better access to adequate and affordable health care when we need it.

There will be many threats to the new reforms - lawsuits, attempts at repeal. And, ironically, public officials from places where many people are desperate for health coverage have already decided that they will not permit the law to take effect in their states. No doubt, court cases will follow this instance of ideology trumping common sense.

But years from now, these health care reforms will be accepted as part of the safety net for all Americans, just as Social Security - passed in 1935 - and Medicare - adopted in 1965 - have been embraced. Only right-wing extremist groups still oppose these programs, even as they and their families enjoy their benefits. At least in the area of health care, America has joined the 21st century.

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