

Nurses' guide to single-payer reform

Foundation says state's promise of 'universal' health care has been forgotten

Massachusetts has moved away from the promise of "universal" health coverage at every step as it implements its insurance mandate, and now turns a blind eye to costs that will stop even the "insured" from getting needed care, said the nonprofit, nonpartisan Foundation for Taxpayer & Consumer Rights (FTCR).

"Affordable" health insurance assumes consumers will never get sick because it does not consider the deductibles, co-pays and co-insurance that consumers must pay under the minimum benefit plans.

"Insurance is not affordable if consumers must buy it, but high out-of-pocket costs keep them from using it when they get sick," said Carmen Balber with FTCR. "This announcement masks the real cost of insurance to consumers under Massachusetts' health insurance mandate."

Under rules approved in March, consumers could be forced into high deductible health plans to satisfy the health insurance mandate, even though those plans do not

limit patient costs, and do not have to meet minimum requirements for preventive care and prescription drug coverage.

"When consumers must bear huge costs up front, they delay needed treatment and preventative medicine to the point where care becomes less effective and more costly," said Balber. "Insurance that delays patient care cannot be considered affordable."

According to the state's own figures, many consumers over 55 and families with children cannot afford the lowest-priced existing health plan, even before taking out of pocket costs into consideration.

"Families with children and older consumers—who some consider most in need of health insurance—should not fall through the cracks of health reform," said Balber.

According to the affordability schedule, the cheapest health plans currently available are not affordable for any person, of any age, who earns just above 300 percent of the federal poverty level, including:

- Individuals making \$30,000 to \$35,000.

- A couple making \$41,071 to \$50,000
- A family with children bringing in \$51,511 to \$70,000

Even the bare bones coverage of the young adult plans (in which an insurer's yearly payments are capped at \$50,000, no matter how serious the illness) would be too expensive for some couples, including:

- A young couple between the ages of 19 and 26, making \$41,071 to \$50,000
- Affordability cannot be achieved without requiring HMOs and insurers to justify costs and get approval for rate increases, said the FTCR.

Taken from a press release from the Foundation for Taxpayers & Consumer Rights. ■

A Massachusetts punitive index

Beginning July 1, not having health insurance will cost you more in fines than it would if you made a terrorist threat.

The Crime	The Fine
Violation of Child Labor Laws	\$50
Employers Failing to Partially Subsidize a Poor Health Plan for Workers	\$295
Illegal Sale of Firearms, First Offense	\$500 max.
Driving Under the Influence, First Offense	\$500 min.
Domestic Assault	\$1,000 max.
Cruelty to or Malicious Killing of Animals	\$1,000 max.
Communication of a Terrorist Threat	\$1,000 min.
Being Uninsured In Massachusetts	\$1,500 min.

Mass. nurses join "Scrubs for SiCKO" campaign for single-payer reform

Planning to spark a fundamental change in national health care politics, nurses from Massachusetts and throughout New England have joined an unprecedented national coalition of nurses and doctors organizations which has been rallying around the opening of Michael Moore's riveting new documentary, "SiCKO," which debuted on June 29.

Sicko profiles a number of Americans with insurance who have been denied needed care by their insurance company; describes how the insurance-based health care system is structured to keep it that way; and provides examples of other industrialized nations where insurance companies do not stand in the way of medical care.

A week before the movie's opening, hundreds of MNA members attended a special preview screening of the film followed by a town meeting about the nation's escalating health care crisis in Manchester, N.H.—home of the nation's first presidential primary.

MNA Executive Director Julie Pinkham joined Moore on stage for the town meeting, along with Dr. Deborah Richter, a Vermont physician to provide the perspective of frontline caregivers on the health care crisis Moore vividly portrays in his new film.

In answer to an audience member's question, Pinkham said Moore's documentary is only the starting point for a real debate and movement for fundamental, national health care reform. "I don't think you can leave this theater and not say something," Pinkham said. "This is going to be the most meaningful movement of the 21st century. As nurses, we have a lot to teach the public. We could make a 24-hour movie on what we see in 24 hours," she said.

After the meeting, Moore announced he was asking every presidential candidate to sign a pledge supporting free, universal health care "as a human right for every resident of the United States," the removal of private insurance companies from providing health care, and stricter regulation of pharmaceutical companies. Then he and a delegation of nurses and physicians from the California Nurses Association, MNA and the New England Nurses Association set out to visit the candidates' headquarters in Manchester to deliver the pledge cards



Filmmaker Michael Moore, right, with MNA Executive Director Julie Pinkham and Michael Lighty of the California Nurses Association, share the stage at a press conference in Manchester, N.H.

Calling it "The Scrubs for SiCKO Campaign," organizers recruited registered nurses and doctors to theaters throughout the nation where SiCKO opened to ensure that caregivers—in SiCKO scrubs—were in the audience. The caregivers distributed information and urged moviegoers to join the drive for a fundamental overhaul of the nation's dysfunctional health care system. They urged the audience to help pass single-payer/Medicare for all type legislation such as H.R. 676 now pending in Congress and several states, and make it a central focus of the presidential campaign. ■

