

Business owners talk over health-care reform

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PROVO — Every year Todd Swenson takes a long, hard look at his company's insurance — then takes it to the chopping block.

Swenson has cut such insurance benefits as maternity and mental health, among other things, so he can afford its 20-percent-a-year rising demands.

Small-business owners like Swenson were heard in Provo Wednesday night in a discussion about health care. At the meeting, they listened to speakers and asked questions about a plan to reform health insurance.

"We need your help, and we need your support," said Judi Hilman, spokeswoman for Utah Health Policy Project. "We need important leadership in Utah County that can be courageous in carrying this message out."

Utah wages increased 13 percent annually in the past few years, but insurance has increased 66 percent, an unsustainable rate that 17 percent of Utahns have dealt with by dropping insurance or cutting way back on coverage.

Other reformed states like Massachusetts acted as a kind of precedent for Utah's proposal — but officials criticized Massachusetts for not doing enough.

"Yeah, they covered the uninsured but no, no, no, we're doing more, much more," said Hilman. "We are going to make access to different kinds (of insurance) a focal point along with lowering its costs."

Policy Project leaders talked about the "beauty of an exchange program" that acts much like a simplified version of the stock market. The exchange would broker every insurance plan between individual citizens and their employers with different coverage from private insurance companies.

In order for the exchange to keep cost down, each medical service would have a clear price tag to eliminate hidden costs and last-minute price hikes on medical bills. Contradicting popular conservative feelings about a government-involved system, the exchange is designed to drop premiums by creating a more capitalistic market.

Insurance companies would compete more fiercely when held up by next to one another by the same brokerage.

Regence Blue Cross Blue Shield of Utah will be competing with the rest and says it is on board and ready to cooperate with Utah's Legislature and consumer advocate groups to come to some sort of solution to a "broken system."

"We've already made crucial decisions on the right path of reform," said Jennifer Cannaday, director of public policy. "But (the government role) needs to be so much more than just insuring the uninsured; it needs to be courageous and meaningful and all about the service of the program."

UHPP officials agreed and said covering the uninsured is just one aspect.

Reformed services would include the ability for Utahns to choose their own coverage from a sliding-scale system of benefits and take that insurance with them from one employer to the next.

Another service that may be hailed as valuable would be fiscal kickbacks for those who "choose a healthier style of living."

Those who quit smoking, join an exercise program or shed some pounds are expected to be rewarded with lower premiums.

The public is encouraged to make comments and express concerns about current health care to UHPP guide policymakers for the health-care reform by e-mail.

Jill Vicory, director of members and community affairs at the Utah Hospital Association said it could be two to three years before the reform takes full form, or shorter depending on how each organization works with the other.