

## Health care draft may be a hard sell

*Kirsten Stewart - The Salt Lake Tribune*

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It wasn't easy convening 130 power brokers for eight weeks and nudging them toward consensus on a plan to guarantee health insurance for all Utahns. But the real battle is yet to come for the United Way's Financial Stability Council.

The council, comprising business and civic leaders, has been brainstorming solutions to some of the state's most formidable social woes, including soaring health care and higher education costs, a lack of affordable housing and stagnant wages. The group unveiled its ideas on Monday, with health care drawing the most attention.

The blueprint is a work-in-progress. Over the next two months, the United Way will seek public input before presenting a final document to the governor and Legislature in November, said council Chairman Scott Anderson, Zions Bank president. "It will truly reflect the best thinking of the citizens of Utah."

But already, industries and other interest groups are arming themselves for skirmishes over its details.

A recent straw poll of council members showed 90 percent agree the nation's health care system merits reform, but fewer - 78 percent - endorse the current proposal's key points.

Downplaying signs of dissension, Anderson said, "It's a small miracle that we've been able to come up with what we did . . . These issues are so important, and many of them are so complex, it would be difficult in the short time we've had together to present a proposal with all the details worked out."

At its crux is a basic benefits package for purchase by all Utahns through an exchange - sort of like a stock exchange - using pretax dollars and employer premiums.

Coverage would be portable and follow an employee from job to job. Competition among insurers would drive down prices. And businesses would be relieved of the burden of administering their own plans.

Lining up in opposition are insurance companies and underwriters.

Backing it are business owners, large and small, who complain insurance premiums are causing them to lose their competitive edge.

But the plan won't have the endorsement of the Utah Restaurant Association or the hospitality, construction and agricultural industries, warned Tom Guinney, owner of the Gastronomy chain of restaurants. "The margins in my business are low. It's hard to afford coverage for employees."

Poor families would qualify for help to pay premiums. But advocates want guarantees that Utah's vulnerable won't wind up with watered-down coverage.

Any plan would probably have to include a government subsidy, and possibly an expansion of entitlement programs, such as Medicaid, acknowledged Judi Hilman. She and other advocates have organized a coalition in support of the United Way model, Utahns for Sustainable Health Reform.

Hospitals and health care providers generally favor the plan. But doctors want assurance that will be passed along to consumers, said Stewart Barlow, former president of the Utah Medical Association.

As written, the plan focuses mostly on reducing costs and covering the uninsured, but to succeed will have to also aim to improve care, said Barlow.

One idea would be to standardize electronic medical records, enabling providers to better gauge which treatments work best, said Barlow.

\* For more information on the health care reform plan, or to submit your opinion, visit [www.uw.org](http://www.uw.org).