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In Our View

Health care talk in Orem

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- Discussion

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FILE - In this Sept. 22, 2009, file photo Senate Finance Committee members, from left, Sen. Jay Rockefeller, D-W.Va., Chairman Sen. Max Baucus, D-Mont., committee's ranking Republican Sen. Charles Grassley, R-Iowa, takes part in the markup of health care legislation on Capitol Hill in Washington. Despite promises by President Barack Obama, more than 70 million Americans lucky enough to have health coverage through their jobs could be open to higher costs or denials of coverage under a leading health overhaul proposal making its way through Congress. (AP Photo/Susan Walsh, FILE)

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A recent discussion in Utah County shows why the Democrats' health-care overhaul must be stopped.

At the Orem Senior Friendship Center, members of the Utah Health Policy Project and local residents talked over Medicare, the public option, pre-existing conditions and money.

The general position of the reformers seemed to be that the U.S. needs drastic health care reform. And that's just what President Obama and congressional Democrats have in mind.

Does the U.S. health care system need changes? Yes. Drastic ones? Not if it means letting more Americans die from cancer and other diseases. Not if it means undermining freedom of choice and a free-market system.

It's important to remember the strengths of the U.S. system as it stands, warts and all. Americans have a better chance of surviving many common types of cancer than people in other nations. For example, breast cancer mortality is 52 percent higher in Germany and 88 percent higher in the U.K.; prostate cancer mortality is 604 percent higher in the U.K. and 457 percent higher in Norway.

In that and many other ways, our flawed system is far better than the health systems elsewhere.

A valid concern expressed at the Orem meeting was the soaring cost of current government programs. Among those raising questions was Larry Ballard of Salem, who wondered who was benefiting from Medicare and Medicaid spending.

Lincoln Nehring, the Policy Project's attorney, said the Democratic health plan would reduce inefficiencies in Medicaid and Medicare.

But is he right? According to a government report this week, more than \$98 billion in taxpayer money spent by federal agencies was wasted in the last fiscal year. That includes \$36 billion in improper Medicare spending. That doesn't say much for government's ability to cut costs in the future.

Most observers think the overhaul plan will boost spending, not lower it. For example, Jeffery S. Flier, dean of the Harvard Medical School, recently wrote in the Wall Street Journal:

"In discussions with dozens of health-care leaders and economists, I find near unanimity of opinion that, whatever its shape, the final legislation that will emerge from Congress will markedly accelerate national health-care spending rather than restrain it. Likewise, nearly all agree that the legislation would do little or nothing to improve quality or change health-care's dysfunctional delivery system."

At the Orem meeting, local residents were also attuned to how the proposed changes would affect who pays what. The Democrat overhaul would require insurers to cover people regardless of how sick or healthy they are, a practice known as "community rating."

Diana Ballard of Salem compared it to homeowner insurance policies priced the same for people living in Utah Valley and those living in places often hit by hurricanes.

"Is my premium higher because they cover everyone the same?" she asked. "Am I paying for that person who wants to live in Florida and is willing to take more risks, and I'm paying for their risks?"

Many observers say that's just what happens. Consider for example a study by a Brigham Young University professor and colleagues. Mark Showalter of BYU and two other researchers examined how state regulations, such as community rating, affected the cost of health insurance. Among their conclusions:

"We find that policies in regulated states tend to result in less generous insurance policies -- higher deductibles, higher coinsurance

rates, and higher stop loss limits. We also find that, controlling for the terms of the insurance contract, the existence of community rating regulations raises premiums by 10.2 to 17.1 percent for individual policies, and 20.9 to 33.1 percent for family policies."

This issue is being debated all over. And the longer the debate goes on, the clearer the conclusion becomes: We should do everything we can to stop the Democrats' plans before they wreck America's health care.

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