

Health care: Voters struggling with costs

Lisa Rosetta The Salt Lake Tribune

For people like Tammy Morgan, America's deepening health care crisis is all too real. The widow of 49-year-old Scott Morgan, an actor who died of AIDS in October, Morgan is now struggling to pay more than \$30,000 in medical bills her insurance didn't cover. "I'll pay it," she said on a recent Saturday as people strolled by tables of homemade pecan pies, wheat bread and pink frosted heart-shaped cookies during a bake sale at Hale Centre Theatre. "It's just going to take some time."

Friends organized the bake sale - and Morgan created the Scott D. Morgan Memorial Fund (in her name) at Bank of American Fork - to raise money. Whoever is elected president in November has "got to do something [about health care]," she said, because "the cost of this medical insurance is just a joke." It's a sentiment that will likely factor predominantly in many voters' choices for president.

About 47 million Americans are now uninsured, up from 40 million in 2000, said Karen Davis, president of the Commonwealth Fund, a private foundation that supports independent research on health issues. "They certainly see that major growth in the number of uninsured," said Davis, who was President Carter's health care policy adviser from 1977 to 1981. "They certainly see health-insurance premiums are going up a lot faster than their wages and, as a result, they have less take-home pay."

A recent survey by the foundation shows a majority of people - regardless of their political affiliation - believe employers should continue to provide health insurance. What's more, that same majority also believes that everyone should be required to have health insurance, with the government helping out those who can't afford it.

All are ideas reflected in the leading Democrats' plans, Davis said. Many policy analysts and health care advocates agree universal coverage is needed to get a handle on costs. "You've got to get everybody in," said Judi Hilman, executive director of the **Utah Health Policy Project**. "Whether you call it a mandate or shared responsibility, it is a very important feature of any reform."

The Democrats' underlying philosophy is that by pulling everyone in - including young healthy people who generally have lower health care bills - the risks are spread and costs are less, said Jennifer Tolbert, principal policy analyst for the Kaiser Commission on Medicaid and the Uninsured. Candidates from both parties urge the broader adoption of electronic medical records, which could improve the efficiency and quality of care, Tolbert said. Barack Obama, for one, wants to invest \$10 billion in health IT. Republican candidates, including Rudy Giuliani, Mike Huckabee, John McCain and Mitt Romney, generally oppose an increased government role or any requirements on people to buy. Only Romney has said universal coverage is his goal; he would encourage each state to develop its own plan.

"The general thrust for all of the Republicans is to find ways to make insurance more available in the private individual marketplace and to make that marketplace more affordable for people," said Drew Altman, president of the Kaiser Family Foundation.

The GOP candidates want to loosen the tie between work and insurance, and tout tax credits to help individuals buy it. But credits only work for those who owe taxes, Davis explained. About 55 percent of the uninsured in the U.S. don't. Only McCain suggests a tax refund, which would help people regardless

of whether they owe taxes. The philosophy driving the Republicans' plans, Davis said, is that since individuals would be responsible for buying their own insurance, they would have more incentive to scout out the best premiums, and likewise, the best buys from doctors and hospitals. The insurance plans wouldn't cover everything, and as a result, there would be "a direct economic incentive to be prudent shoppers and not use care that isn't necessary," she said.