

With health care, there is no status quo

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Some critics of the Democratic health care reform efforts would have you believe none of them is as good as the current system.

Among them is Sen. Jim Risch, R-Idaho.

During a swing through Lewiston last month, Risch said President Barack Obama and the Democratic congressional majorities are heading down the wrong path. Staying put would be preferable.

"My fervent prayer is that we come out of it better than when we went in," says Risch. "The status quo would be much better than this."

What status quo is that?

The status quo where health insurance premiums jumped 5 percent last year while the cost of everything else actually dropped?

The status quo where health care premiums rose 131 percent in the last decade to \$13,375 per family? (In the West, it's a bit less at \$12,915.) In that time, wages rose 38 percent and inflation was up 28 percent.

That's according to the Kaiser Family Foundation, which has been tracking health insurance costs since 1999.

If that kind of growth in costs continues, your family health insurance policy will run between \$24,180 and \$30,803 a year by 2019, says Kaiser Family Foundation President and CEO Drew Altman.

What do you think the odds are that your income will rise fast enough to keep up with those expenses?

"Projecting a family premium of more than \$30,000 in 10 years is simply arithmetic, but the implications for people and employers are real," Altman recently wrote. "Low and moderate income people are going to need some help paying for health care and health insurance as we learn which delivery and payment reforms work best and cost containment efforts ramp up."

How many businesses will continue to absorb those costs? As it stands, insurance benefits are being trimmed back, and the number of employers dropping coverage is rising.

In its latest poll of employers, the Kaiser Foundation found the following:

• 42 percent say they were likely to raise the premiums charged to workers.

• 36 percent will increase deductibles.

●39 percent expect to increase the copayment charged employees when they visit a doctor's office.

●37 percent say they'll require employees to pay a larger share of prescription costs.

●2 percent are very likely to stop providing health insurance coverage to their workers; another 6 percent say they might.

●4 percent very likely will restrict who would eligible for coverage; another 5 percent say they might.

That's just looking ahead one year - and it says nothing about the number of firms that have shut down, leaving employees without any coverage.

If that's the status quo, how could reform be any worse?- M.T.