

# Health care reform difficult but needed

Look back past the din of this summer's health care debates and recall the 2008 election cycle, when virtually every candidate, regardless of political affiliation, argued for broad change to our health care system.

Then, as now, there was no serious dispute that our present system fails to cover millions and costs all of us too much. These are the core issues that we must address now as we move forward on common ground that can exist.

The legislative proposals under consideration in Washington are complex because the challenges involve intricate issues, but there is agreement on several critical issues essential to an improved health care system.

In order to finance health care through insurance as efficiently and as affordably as possible, everyone — the young, the old, the healthy and the sick — has to be in the system. The current proposals would prohibit health insurers from denying someone insurance simply because he or she has been treated for a pre-existing condition. Similarly, the proposals would prohibit insurers from using health status, gender or occupation when setting premiums.

Of course, if coverage is guaranteed for all, there will be some who will wait until they become sick to purchase that coverage. Such a voluntary system could lead to "adverse selection," where those with higher costs and likelihood of care participate in the system, while those with lower costs and likelihood of care do not.

This dynamic drives up the cost of insurance, further discouraging people from buying it and discouraging employers from providing it. This shifts the burden of health care to an inefficient, last-resort system of emergency care and high-cost state programs.

The only effective answer to these concerns is to require everyone to purchase health insurance, much as states already require the purchase of auto insurance.

The current proposals also eliminate caps on annual or lifetime benefits under a health insurance



**Sandy Praeger**

• **Kansas Ins. Commissioner**

policy. For patients with high-cost conditions like hemophilia, who can exhaust these caps very quickly, this change will make certain that their policy delivers.

The proposals also acknowledge that getting everyone in the system will require federal subsidies so that people below designated income levels receive assistance in purchasing health insurance. Without subsidies, the cost of coverage, even with everyone in the pool, is too great to be affordable for millions of Americans.

Congressional action along the lines outlined above is necessary to address this national issue, but it should not diminish the regulatory role for the states. Our nation is too vast and too varied for one regulatory regime to fit all. Congress should allow states wide latitude to enforce their respective laws when those laws provide greater consumer protections than those afforded by federal law.

Reducing costs and fixing the health care system will require collaboration and compromise among the federal and state governments, providers and consumers alike. It is critical to steer clear of the current, unsustainable path where health care costs devour an ever-increasing percentage of the economy. At the very least, the U.S. economic well-being depends upon moderating this trend.

Consensus on reform proposals can happen if they are judged on their substance. Even though Congress recently lost a great consensus maker — Sen. Ted Kennedy, whose bipartisan efforts were lauded by current and past Kansas senators — members of Congress should continue to work together to find common ground.

Constructive debate about health care reform is essential, but it should be rooted in the facts, with a clear understanding of the difficult policy decisions facing the nation.

## ‘Women in denim’ program near Edson

The historic Kuhrt Ranch will hold a program for women involved or interested in agricultural issues from 10 a.m. to 4 p.m. (Central Time) on Wednesday, Sept. 30, at the ranch north of Edson.

The program, "Women in Denim," will feature "Sophy" from Elkhart, who brings outstanding entertainment with her "down-home" jokes and stories.

Also on the agenda is Byron Hale, agent in Oberlin for the Twin Creeks Extension, with a presentation on "Important Pa-

pers — Keep or Toss."

Farm Safety Instructor Greg Nemechek will present a session.

Lunch is included in the \$30 registration fee, due by <next> Friday. For information or a registration form, contact Debbie Potter at the Thomas County Conservation District, 915 E. Walnut, or call 462-7482, extension 3.

The Kuhrt Ranch is listed on the National Historic Register. Owner Diana Flanders will talk about its history and lead a tour of the ranch.

## Consumer seminar offered by attorney general at fair

Attorney General Steve Six will hold a consumer seminar Tuesday, Sept. 15, at the State Fair in Hutchinson, in addition to the consumer, victim assistance and Internet crime resources provided by his office each year at a State Fair booth.

The seminar will be in the Cottonwood Court Meeting Room.

"During this time of economic uncertainty, it is important that Kansans are educated about the

scams that may threaten their finances and identity," Six said. "By providing educational opportunities for consumers, my office can help keep Kansans from falling for scams and losing money."

The schedule for the seminar will be: 10:30 a.m., remarks from the attorney general; 11 a.m., identity theft; 12:30 p.m., mortgage scams; and 2 p.m., debt collection and the Kansas Consumer Protection Act.

# Younger 4-Hers to compete this year

HUTCHINSON — Children of all ages typically enjoy the Kansas State Fair, and, thanks to a change in a Kansas 4-H policy, 9-year-olds may have a new reason to smile.

In past years, a Kansas 4-H member had to earn the top award in a project category at the county or district fair and be 10 or older to exhibit at the state fair, said Justin Wiebers, Kansas State University Research and Extension 4-H specialist.

This year, the age has been adjusted to include 9-year-olds who earn top project awards, Wiebers said.

"A project participant's success reflects significant growth and development," he said. "A 4-H project often serves as the foundation for a career interest or lifelong hobby."

Successful projects will be on display in 4-H Centennial Hall at the north end of the fairgrounds. The building will be open from 9 a.m. to 9 p.m. Friday through Saturday, Sept. 19, and from 9 a.m.

until 6 p.m. Sunday, Sept. 20, closing day.

Fairgoers come for all sorts of reasons, he said. Former 4-H members usually check in to see what's new, while others come with a mission, such as buying baked goods on sale or eyeing geology exhibits in the hope of identifying an unusual rock they spotted in the garden.

The entomology projects, with Kansas insects neatly displayed, are among the most popular. Wiebers encourages visitors to allow plenty of time to see top projects from around the state.

Seeing the projects can help children and families in choosing where they might like to start, said Wiebers.

"4-H can be a great activity for the whole family to get involved in together," he said.



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