



Health reform stirs divergent passions

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YOUR EMOTIONS ABOUT health-care reform depend upon your current situation and philosophy about who should be covered.

"The entire reform is pure wealth redistribution, cost shifting, higher passed through taxes, and does nothing to bring down costs except for price controls and intervention," Bill Steffen says. "You can't insure 40 million more people, provide free preventative care, including \$1,500 colonoscopies, cover all pre-existing conditions, no lifetime maximum, low deductibles and have it all paid for and budget-deficit neutral."

Steffen sells health care insurance as a licensed agent. He has homes in Bradenton and Peoria, Ariz., and says that his business will suffer as a result of the proposed health-care legislation.

"The role of the agent might be eliminated if it turns into the federal health benefits plan where they choose off a large menu of options with a handbook," Steffen said.

Understandably, business people who believe their livelihood will be adversely affected are worried.

But if you have pre-existing conditions and are unable to buy health insurance, you are applauding President Barack Obama's initiative to prevent insurance companies from denying you coverage.

If you meet the lower income requirements to receive federal subsidies, you are happy that the insurance will become more affordable.

"There is also a belief among many that access to health care is an entitlement to every citizen and it is the federal government's responsibility to make it available to everyone," Barney Bishop says. "I think not."

Bishop is chief executive of Associated Industries of Florida, a nonprofit that represents a diversified membership of Florida's business owners in government matters that affect them.

"There is simply too much big government in this proposal," he says. "This bill will be a jobs-killer because most companies in southwest Florida are small."

Meanwhile, AARP endorsed the House health care reform bill on Nov. 5 and presumably it will also stand behind the Senate version if it passes.

The nonprofit has 40 million older members and joins the American Medical Association, Consumers Union, the American College of Physicians and other groups that support Obama's health care reform.

AARP established an online community to update interested people about the status of health care reform, debunk myths and voice their opinions. Check it out at tinyurl.com/yzfwktp.

AIF's Bishop says, "Ideally, you'd want to cover everyone, but then you get into the Gordian knot of (illegal) immigrants and everything that goes along with that." In other words, he believes that the bill has complex provisions to cover illegal immigrants with undesirable consequences.

Insurance agent Steffen hopes that the final legislation will be kinder to him. If not, he may use his expertise to sell advice. "I'll figure out a way to be the health reform consultant and get paid," he says.