

Durso: The time for health care reform is now

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Opinion



Last week President Obama told the nation the following: “If somebody told you that there is a plan out there that is guaranteed to double your health care costs over the next 10 years, that’s guaranteed to result in more Americans losing their health care, and that is by far the biggest contributor to our federal deficit, I think most people would be opposed to that.” That, unfortunately, is the health care system in America today.

The alternative is the reform bill moving through the Congress, HR 3200. It fixes our broken health care system by doing the following: guaranteeing quality, affordable care for everyone in the United States; controlling runaway health care costs and offering people real choices. It calls on corporations to pay their fair share. It adds a modest tax surcharge to those who can afford it to help expand coverage. It pays for expanded benefits without taxing existing employer benefit programs. And it offers the choice of a public health insurance plan to compete with private insurance and do what the private insurance system has failed to do: provide economic security for families and the nation.

How important is it that Congress takes action now? For American workers and the businesses which employ them, universal health coverage and cost controls are essential to rebuilding our economy and restoring prosperity. It can’t wait.

The United States currently has the most expensive health care system in the world. A family of four pays \$16,771 on average for health insurance. Individuals pay twice the annual costs of our European counterparts. Despite the costs, we fail at the results. In two common comparisons of health outcomes, infant mortality and life expectancy, the United States ranks far behind both Europe and a surprising portion of the rest of the world.

In the past nine years, the cost of health insurance has risen 120 percent while wages grew only 29 percent. Working people face a tradeoff that is driving down our standard of living. A local union in the construction industry on Long Island with a multi-employer health plan has experienced double-digit increases in health costs in the last five years. Overall health insurance costs amount to \$12.05 per hour for workers in that union. On a 40 hour week, that represents \$480 per person per week.

My own union and the employers we represent have been faced with 9 percent to 10 percent cost increases every year. In addition, our health fund pays more than ***\$2 million per year*** to cover the cost of providing treatment to people without insurance. Every dollar paid for this “uncompensated care” is a dollar taken out of the pockets of our members in better pay and benefits. The reality in the system we have today - that some employers pay for health care while others push their employees onto public assistance - underscores the need for change. The “Play or Pay” section of the bill will stop corporate free-loaders from dumping their costs onto the rest of us.

Business owners will ask, legitimately, can we afford it? A study by the Small Business Majority shows that small business will be far better off under a system based on shared responsibility among individuals, business, government and the health care industry. This works if the specific needs of smaller firms are addressed by tax credits coupled with payments on a sliding scale from firms which do not offer health insurance. The study demonstrates that reform can save small businesses hundreds of billions of dollars while protecting wages and jobs.

The cost of allowing the old scare tactics of the past to derail these efforts is just too high. The time for historic change has arrived.

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