

Confronting details of health-care reform

"Too complicated to understand."

"There are so many mind-numbing details."

As a teacher, I sometimes get these reactions when I explain health-care policy. Unfortunately, these impressions can lead students to abandon any attempt to understand the issue. To overcome this, I try to quickly cut to the bone of health-care policy and reveal what I think is its core problem: the lack of universal coverage.

Maine's Dirigo Choice is based on a belief in providing universal coverage. Since the program has begun to take effect as of Jan. 1, now seems like

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Karl Trautman

an appropriate time to revisit its nucleus.

There is a health-care crisis. In 2003, 45 million Americans did not have health insurance and health-care spending consumed a record 15.3 percent

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of the gross domestic product. There are approximately 130,000 working Mainers who lack health insurance.

Dirigo Choice is a state-created, health-care program designed to make insurance financially possible for the self-employed, small businesses, local governments and individuals. The program is furnished by Anthem and has many different plans.

Defenders of Dirigo believe that when more people have insurance, the cost of health care will go down. For example, citizens will get more regular checkups and make fewer emergency-room visits. This will lead to preventable illnesses being treated earlier and more effectively. Money that is now being spent on emergency care will be diverted to preventive care. Overall medical spending will go down.

Many small businesses have a difficult time providing health insurance for their employees. Unlike large organizations, they can't take advantage of the cost-savings that are produced by a large pool of employees. Any plan that they can afford, their employee probably can't. Any plan their employee can afford, they probably can't. The choice between profitability and "doing the right thing" for their workers is a structurally produced dilemma. Dirigo is designed to eliminate this false choice.

When people don't have health insurance, they usually cope with their vulnerability