

Niel Ritchie: Insured have a stake in health care debate, too

By Niel Ritchie | Posted: Wednesday, December 2, 2009 12:15 am



Winona Daily News guest columnist Niel Ritchie

Critics of health care reform argue that changing the system is just too costly, but, for economically challenged states like ours, it's the status quo we can least afford.

Caring for the uninsured will cost Minnesota health providers more than \$1 billion this year - while the number without coverage continues to swell. More than a half-million residents already live in fear of getting sick or injured, yet every day another 190 of our neighbors, friends and families fall into that vast pool of the nation's uninsured.

These economic losses don't simply vanish.

In part, they're made up through higher premium costs, averaging an additional \$400 each year for every family with insurance. Much of the remainder is divvied up among taxpayers, even those unable to afford private coverage but too rich to qualify for subsidized care.

This isn't just unfair-it puts the entire state economy at risk.

Between 1999 and 2008, health premiums rose by 119 percent, compared with only a 29 percent bump in inflation. These exploding increases now prevent six in 10 of Minnesota's small businesses from providing employee health coverage.

That might not seem like much until one considers this: More than three-quarters of all businesses in the state fall into that group.

Here in Winona and in neighboring towns, that should be of considerable concern, where lack of insurance is no less an issue than the number of residents now completely without work.

An analysis by the nonprofit JOBS Now Coalition illustrates the point. This fall 21,000 unemployed workers in and around Winona were competing for 2,200 unfilled jobs. Making matters worse, more than half of the openings were part time, two-thirds required no education or training beyond high school, and a quarter offered wages well below the cost of living. In other words, of the few jobs available, even fewer offered health benefits.

Reverberations from the collision of skyrocketing costs and historic rates of uninsurance already are being felt statewide. Hennepin County Medical Center recently slashed staff for the second time in months and announced major cutbacks in non-emergency care for residents of outlying areas.

HCMC, a renowned teaching facility, had been the state's largest provider of care to uninsured workers and their families.

In all their arguments against reform, critics are wrong on at least one point: They claim those with health insurance don't have a stake in change. The fact is our state's overall economic well-being depends upon reform as much as each friend, neighbor and relative every one of us knows who now struggles without care.

We all would do well to remember that as federal legislation moves forward.

Niel Ritchie is executive director of The League of Rural Voters, a Minnesota-based nonprofit working to strengthen rural communities nationwide.