

Community

Rural Americans Impacted By Health Care Reform

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Study: Rural Treatment Lags Behind Available Resources In Larger Urban Locations

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Nationwide, about 50 million Americans are without any health insurance. But national numbers aren't always a fair reflection of reality in rural America.

According to the National Rural Health Association, rural residents are twice as likely to die from non-auto-related injuries, receive less treatment for chronic disease and report lower rates of overall health. In nearly every category, rural health care lags behind that available in and around U.S. cities.

"This is the most critical issue before Congress," said John Crabtree of the Center for Rural Affairs. "People most affected are, ironically, the most scared of change."

Crabtree said many rural people are very uncomfortable with the idea of a government-run health care option, even though the nation has had a version of it for decades.

"If someone were to draw up and propose a new system identical to the one that we currently have, there's no way anyone would go along with it," he added.

Under the current hybrid system, the U.S. government pays for health care for ex-military, the extremely poor and the elderly. But the vast majority of Americans have to pay for their own health care and most do it where they work through employer-arranged health insurance with partially subsidized premiums.

But for many, those premiums are becoming unaffordable.

On average, insurance premiums have risen nearly 20 percent every year — that's 119 percent since 1999 — and they're still rising.

"Within a decade we will be spending one out of every five dollars we earn on health care," President Barack Obama said recently in a speech. "In 30 years, it will be one out of every three. That is untenable, that is unacceptable and I will not allow it as president of the United States."

The rapidly rising cost is crushing all kinds of businesses. "Especially rural Americans," said Jon Bailey, policy analyst with the Center for Rural Affairs.

According to a recent study conducted by the Center, the number of rural doctors is shrinking, and only 3 percent of medical students plan to practice in rural America.

Seniors living in rural areas are least able to afford life-saving drugs given higher rates of poverty and lower rates of prescription coverage. And private insurance is sparsest in these areas because skyrocketing costs have forced many small businesses to drop benefits. Currently, 75 percent of uninsured rural residents own or work in such "mom-and-pop" operations.

Given the bleak outlook for health care options for rural residents, disagreement in how to best fix the problem prevails. According to Crabtree, there is plenty of misinformation on both sides of the argument.

"We've got people saying the president is promoting early euthanasia for the elderly. How can you even respond to that? It's so irrational and off-base," he said.

But part of the problem is insurance companies fear the government will put them out of business by favoring or subsidizing its own program, thus, these companies are investing heavily in trying to prevent that.

"What insurance companies do to manipulate public opinion is tell lies and throw off misleading information; fear-mongering is a big part of their strategy," said Niel Ritchie, executive director for the League of Rural Voters.

Ritchie said as more Americans fall into the vast pool of being uninsured, profits of the nation's 10 largest health insurance companies soared 428 percent between 2000 and 2007.

Though the U.S. government already runs health insurance programs for the poor, the elderly and military veterans, many Americans see government health insurance as a type of "creeping socialism."

"Though the proposed reform offers a government-run program as an option, many people are worried it would be mandatory," Crabtree said. "Those people that do have insurance are afraid of losing what they have," he said.

However, with just two companies controlling 69 percent of the health insurance market in Nebraska, Crabtree added, "That's not much of a choice."

Political opposition notwithstanding, the economics of reform are also being drawn into question. Health care is a \$2 trillion per year industry that would have to expand to cover millions of people who are now uninsured, and many taxpayers are already worried about the record debt Washington is carrying.

"Controlling health care costs is critical everywhere," Ritchie said. "But for rural residents driving further for less care at greater cost, only a strong public option will rebuild what's been lost in our communities and reverse other needlessly tragic trends that have brought our system to crisis."

Ritchie said health care reform does represent a real threat — but only if it fails.

"(If reform efforts fail) it will put additional millions of Americans and thousands more small businesses at risk," he said. "And nowhere is that truer than in rural areas."