Coloradoan FC A-6 Topic: Insurance 3/13/03

A prescription for health-care reform

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Soapbox

In the state of Colorado and across America, families are finding it increasingly difficult to find affordable, quality health care.

In Colorado alone, more than 31 percent of the nonelderly population is uninsured.

As health-care costs rise due to a variety of factors, many employers are being forced to either raise health insurance premiums or drop their plans all together.

Employees of small businesses and self-employed individuals face even greater challenges. They make up more than 60 percent of all uninsured Americans.

As Colorado and other states across the country recognize March 10-16 as "Cover the Uninsured Week," I am working in Congress to pass important health-care reforms to lower the cost of health care and improve access to the best medical technology and care available. I am a co-sponsor of three significant bills expected to move through Congress this year: medical liability reform, association health plans and health-care tax credits.

One of the leading causes of the rise in health-care costs nationwide is the soaring increase in medical malpractice litigation and the subsequent growth in average liability awards.

While Colorado is fortunate to already have strong medical liability laws in place, federal legislation to establish a cap of $250,000 for noneconomic malpractice damages (for emotional pain and suffering) will help lower health-care costs nationwide.

The bipartisan HEALTH Act (HR 5) would also limit the outrageous contingency fees lawyers extort in medical malpractice cases.

If enacted, the Congressional Budget Office predicts the HEALTH Act would lead to "an increase in the number of employers offering insurance to their employees and in the number of employees enrolling in employer-sponsored insurance, changes in the types of health plans that are offered and increases in the scope or generosity of health insurance benefits."

In short, the HEALTH Act will dramatically reduce the cost of health care by ending the power of trial lawyers to line their own pocketbooks at the expense of the uninsured.

Another bill intended to reduce the ranks of the uninsured is the Small Business Health Fairness Act (HR 660). This bill would provide small-business owners the ability to band together across state lines through their membership in trade or professional associations to purchase health coverage for their families and employees.

These "association health plans," as they are commonly known, would increase affordability, accessibility and choice in the health-care marketplace.

Association health plans would especially help small businesses in Colorado, which comprise up to 80 percent of the businesses in Colorado's 4th Congressional District and as much as 60 percent in the state overall.

The number of individuals and families with health insurance in Colorado would receive a significant boost through the passage of association health-plan legislation.

Finally, I am supporting health-care tax-credit legislation as another avenue to help currently uninsured families obtain affordable health insurance.

Under the SAVE Health Care Act, individuals would qualify for a prepayable, refundable tax credit of up to $3,000 per family for the purchase of health insurance. People who currently take part in employer-sponsored plans would be eligible to receive a quarter of the $3,000 credit limit, or $750.

Americans are fortunate to live in a country that leads the world in the development of new drugs, innovative treatments and new medical technology. Now, it is my goal to join with my colleagues in Congress to increase the availability and accessibility of these important advances.

The most effective way to reduce the numbers of the uninsured and improve health-care affordability is to introduce greater choice and competition into the health-care marketplace.

The three legislative proposals I am supporting — medical liability reform, association health plans and health-care tax-credit legislation — offer real prescriptions to the current health-care crisis in Colorado and across the country.

Rep. Marilyn Musgrave represents Colorado's 4th Congressional District. She lives in Fort Morgan.