Health-care reform verdict? People are cattle

Posted by Stevie G. - 2009/08/11 22:24

Amazing how the insurance companies and the extreme right wing of the Republican party have managed to whip so many people into a frenzy over Obama's health-care plan. From the discussions I've seen on TV so far, opponents of the plan seem to be mostly spouting half-truths, misinformation and data taken from insurance-industry funded surveys. If I were the country of Canada, I'd sue for slander.

Watched one town hall meeting where an irate woman said she vehemently opposed any form of socialized medicine. When asked what her medical coverage was, she defiantly exclaimed, 'Medicare!'

Wow.

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2009/08/11 22:58

A piece by Paul Krugman a few weeks ago cited a man at a town hall meeting who warned the government to keep its hands off his Medicare.

But, isn't the press coverage of all this town hall stuff just stupid? The people who are really crazed about Obama's plan are not the majority. And they're not part of a grass-roots, Saul Alinksy-style movement. It simply isnt' so. They're a minority who choose to believe what they see on Fox News and are being used by some well-organized Republican groups. (Groups who know how to manipulate the media).

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/08/12 00:01

My concern is that this perceived minority is growing larger every day--and may grow large enough to derail meaningful legislation.

Well, if they do, I'd like to talk to one of these folks in five years time. At that point, their employer will likely be requiring them to pay $800 a month in premium costs--and tow a $2,500 deductible. That's if the employer actually offers health-care coverage.

The other point: the White House proposal allows consumers to keep their current plan, or sign on with the govt. plan. It's not like folks will be forced onto the national plan.

Just wish folks could focus on the real problems with health-care in this country, rather than getting all worked up over red herrings provided by the insurance carriers or their minions.

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Re:Health-care reform verdict? People are cattle

Posted by kcates - 2009/08/12 00:16

I'm gonna go out on a limb here and predict a backlash against the backlash because there's a big racial-cultural element at work here that has yet to fully form.

Speaking of Krugman, Annearf, he suggested last week that a lot of the screamers are genuinely pissed, and that their noise isn't entirely orchestrated, despite the ravings of the Peggy Noonan and Ann Coulter crowd. They're ignorant, yes, but they're irked, and Krugman links the movement against health-insurance reform to the same angry crowd that thinks Obama is a Kenyan-born terrorist.

As a matter of fact, yes, those town hall crowds are almost all lily white, aren't they? Last time I saw such narrow demography was when the rank-and-file right showed up for Sarah Palin's screech across America.

But she lost, didn't she?

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Re:Health-care reform verdict? People are cattle

Posted by HJohnson - 2009/08/12 00:55

Judging from Helene Cooper's NYT story on the N.H. meeting, updated just a while ago, these are the wonderful folks who got their panties in knots today:

"â€œEuthanize Obama!â€• one protester on the right side of the driveway yelled at Tom Jordan, a social studies teacher from Amesbury, Mass., who stood with the presidentâ€™s supporters on the left side and held up a â€œEuthanize Ignorance: Go Obamaâ€• sign.

Mr. Jordan shook his head. â€œYou look at these guys, with their Hitler posters and their communist posters,â€• he said. â€œH can they say Obama is both at the same time?â€•

Across the driveway from Mr. Jordan, holding one of those Hitler posters â€" â€œHey America, You want Change? Hitler did too â€" stood Diane Campbell, a Dunkinâ€™ Donuts franchise owner from Kingstown, N.H."

Wow, scary: I agree with RedConn and if this doesn't go through, I'd like to chat with these folks in five years. (Actually, I wouldn't like to, but I'd like to hear about it!)

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/08/12 01:29

Much of this is boring theater, wake me when it's over please!!

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/12 01:54

It's hard to offer a rational response based on the fundamental issues here, other than to say that some weird stuff is happening out there.

To me it suggests that there are no longer any good arguments for failing to reform the health-care system, not when it puts us at a competitive advantage to the rest of the industrialized world.

But the health care lobby doesn't want to see that happen for obvious reasons, and they're pulling out the stops to see to it that it doesn't. Even if it means sending out mobs with torches and pitchforks and demonizing anyone who disagrees with it.

It's an old trick, of course, and the shame is that we're only shooting ourselves in the foot with it.

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Re:Health-care reform verdict? People are cattle

Posted by kcates - 2009/08/12 06:02

Theater's when there's nothing at stake.

There's a lot at stake here.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/08/12 07:31

I agree, the stakes are huge. That's why I'm so annoyed that there's a lot of grandstanding and politics getting in the way!

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2009/08/12 17:55

On a related issue, I feel very strongly we need the "public option" as part of this plan. Also, that the Blue Dog Democrats are opposed, in large part, because they've been bought by insurance companies. I've seen numbers for contributions to these people from insurance, and they're considerably higher than for other Democrats.

So, we have a vocal minority of citizens being fed distortions and outright lies by Republicans, who have been bought by insurance money, and Democrats who have been bought by insurance money. And, I fear, a President too willing to compromise.

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Re:Health-care reform verdict? People are cattle

Posted by Stevie G. - 2009/08/12 21:24

Seems the big fear out there is that people will either lose their existing coverage or that they'll be forced to help pay for the universal health plan. And I'm not sure the White House has adequately addressed this. The President needs to come out and say: "Citizens who like their own plans will not pay one cent towards the government plan."

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/08/13 00:45

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if you ask me, the Blue Dog Democrats are more yellow than blue. And corporations are going to end up paying the price for these pols' lack of leadership. If HC costs continue as is, companies are going to be forced to pay outrageous sums even for group rates. Many companies will simply drop their plans. That'll be good for employee morale. Moreover, without health care being offered, employees are going to be much more likely to jump ship. Such job-hopping won't be evident while the recession is still in force. But job-hopping will become epidemic once the economy picks up steam.

You watch.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/14 18:54

Why the heck people can't see that a big reason GM failed is because we have a system that lets health-care costs run wild is beyond me. Hopefully, Obama will steer the discussion back to the facts.

I spent yesterday evening in the company of about a dozen British expats and visitors to New York City, and they all seemed hale and hearty to me.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/17 23:54

The thing I don't understand is how some of those folks who worry most about the deficit are the same folks who are most vociferously opposed to health care reform that includes a public option, when that's the only serious way to bring down costs and thus plug the shortfall in Medicare funding, the item most reponsible in the long run for the deficit.

I mean, electronic record keeping and cutting waste will get us only so far. The real savings would come from driving down insurance company profits, and that requires competition from the government through a public option.

Don't believe me? Check out the lastest Harper's Index, which reports that on average, premiums charged by large U.S. health insurance companies have almost doubled since 2002.

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Re:Health-care reform verdict? People are cattle

Posted by kcates - 2009/08/18 07:33

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No public option? Ouch. Let's hope that was just a run-in-up-the-flagpole thing and that toward late summer weâ€™ll see a shift in the wind from right to left.

Howard Dean's correct: without a public option, the insurance companies will continue to charge whatever they want.

Yeah, you'll get a couple of things with pared-down â€œreform,â€• although to say â€œreformâ€• is to overstate it: a) a ban on t cherry-picking practice of refusing service on the grounds of a pre-existing condition and b) a requirement that more people carry health insurance.
But without the public option you're going to have a lot of people in this country still stuck with little or no choice but to knuckle under to the dominant insurance company in their region. Which translates into us, as a nation, continuing to have a problem a) keeping the insurance industry honest, and b) containing costs.

It's too soon to pronounce the public option dead. Late-summer delirium has set in, but autumn looms. Cool weather -- and cooler heads â€“ may yet prevail.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/18 23:01

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I heard a health insurance broker complain at one of Obama's meetings last week that he was demonizing the industry. Obama handled the question cooly enough, as is his wont.

But talk about projection. I mean, who's demonizing whom? "Socialist?" "Nazi?" (I suppose the right would say that Bush haters were just as extreme, though I didn't see any of them carrying automatic rifles to his "town halls." Then again, they would never have gotten within telescopic sight of the place and would probably have been sent to Gitmo if they had.)

Anyway, hope you're right about cooler heads. Just for once, I'd like to see an important policy matter in this country debated on its merits.

But I worry that opponents of real reform, as you describe it, won't let that happen. And that says a lot about the merits of their case IMHO.

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/08/19 01:10

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If the Administration backs down on the public option, they're toast for the next three years. This is basically a smear campaign, and if they turn tail on this one, every lobbyist and right-wing extremist will pull the same stunt on every major piece of legislation the White House introduces. You have to stand up to bullies.

Honestly believe that some of this stuff is motivated by folks who can't stand that an African-American is in the White House. I do believe that some people out there are legitimately concerned about what a universal insurance plan would mean for them. And it is costly, at least on the front end.

But what do you make of people at town hall meetings with signs that say: "Death to Obama, his wife and his two stupid kids"?

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/08/19 01:20

One other thing: I'm sick and tired of hearing people talk about how the government shouldn't be involved in health-care because the government can't run anything.

Really? The U.S. military isn't exactly a second-rate outfit, and it's government funded. The Federal court system is government funded. Geez, I wish half of the companies I do business with were half as reliable as the U.S. post office.

And consider this: despite some well-publicized problems during the Bush Administration (due to lack of funding), the VA may be the best largescale provider of health-care in the country. That's not me talking, that's from an independent survey.

Is there waste? Sure. But show me any large private business that doesn't have some inefficiencies, some slackers, some waste.

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Re:Health-care reform verdict? People are cattle

Posted by HJohnson - 2009/08/19 21:52

It's dispiriting, to be sure, RedConn. This "I'm all right, Jack" attitude has got to go.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/20 01:19

I have a wonky policy question: How would the co-ops that some are suggesting as an alternative to the public option work?

I read on one left-of-center economic site that the only way they would bring costs down is if there was only one such co-op, and then it would amount to the same thing as the public option. But the piece didn't do a very good job of explaining why.

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Re:Health-care reform verdict? People are cattle

Posted by Tantivy - 2009/08/21 03:05

Bloomberg has a piece up saying Pelosi can't get a bill through the house without the public option, which is an interesting development. While Pelosi is obviously bargaining, it sounds like she may hold more chips than the press thinks based on the sound and fury generated at the town halls.

Reason I say that is, are the Blue Dogs really prepared to see nothing at all pass?

The Republicans clearly are, but somehow I doubt that conservative Democrats will fare all that well in the primaries if they end up with nothing at all.

Talk about a do-nothing Congress.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/22 01:35

I see RedConn has a blog up today on some of the tall tales the insurance industry is telling. This morning I heard the flip side in an interview on NPR where the CEO of Wellpoint was defending the industry's lobbying efforts.

While much of what she said echoed what RedConn reports on, she also kept repeating the assertion that the industry was keenly interested in "reform" and had made great efforts to cooperate with Obama early on with that in mind. But never once did she mention what she meant by reform. Still, I fault the interviewer as much as the CEO for that, as the question of "Such as?" never once came up.

Meanwhile, I keep hearing Paul Krugman insist that something like 30 percent of the typical health insurance premium goes to efforts not to pay claims, a process he calls administrative.

But then you hear the industry say its administrative costs are more like one to threepercent.

Something obviously is getting lost in translation here. My hunch is that what Krugman is calling administration is really underwriting, but by trying, however admirably, to avoid the latter term for fear New York Times readers don't readily understand what that is, he is letting the industry get away with some semantical sleight of hand.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/08/25 01:47

Looks to me like those co-ops wouldn't accomplish much, based on the analysis I posed a blog about today. The analyst extrapolates a huge drop in market value for the four biggest health insurers if Obama goes with a public option instead of co-ops. That certainly suggests that co-ops would do relatively little to contain costs.

And that would leave stuff like electronic record-keeping and other efforts to cut waste. Anyone see anything that estimates how much that can actually do to reduce costs?

If reform doesn't do anything to slow the rising price of health care, then universal coverage may mean little in the end. And all this political bloodletting will have been for next to nothing.

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Re:Health-care reform verdict? People are cattle

Posted by mcole - 2009/08/28 01:46

Interesting view from the NAIC (National Association of Insurance Commissioners), which said that health care reform is without a doubt necessary, but views it like auto insurance, meaning mandatory.

"Of course, if coverage is guaranteed for all, there will be some who will wait until they become sick to purchase that coverage," wrote the NAIC in a press release this week.

It worries that only those with higher costs and likelihood of care would participate in the system.

"The only effective answer to these concerns is to require everyone to purchase health insurance, much as states already require the purchase of auto insurance."

I'm not sure what to think of it but it sure seems like an odd comparison. I mean, with auto insurance, at least it is a choice: I don' want to own a car so I don't have to pay insurance. But with health insurance, there's an aspect a lot more social to it and but there is no choice, everybody has a health, whether it is good or bad.

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/09/14 22:05

Sure, health insurers want to mandate that everyone has to buy health insurance. I'm sure makers of pipe cleaners want it mandated that anyone with pipes must buy pipe cleaners, too.

What the health insurance industry doesn't want is real competition--particularly government-run competition.

By my lights, the rate hikes by carriers over recent years look mighty suspicious. Each company almost always raises its premiums by the same amount that competitors are raising their rates.

Coincidence? Maybe. But a government-run competitor would gives us a clear idea of whether these private carriers are ripping off their customers.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/09/14 23:00

I think you're right that some real competition will no doubt impact premiums. With more competition, people will realize that they are paying too much money for health care that often leaves much to be desired. What's a big piece of this debate is that people don't feel like they're getting their money's worth. Maybe if we were getting a good return on our dollar our knickers wouldn't be in a twist.

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2009/09/24 19:29

RedConn writes:
By my lights, the rate hikes by carriers over recent years look mighty suspicious. Each company almost always raises its premiums by the same amount that competitors are raising their rates.

Coincidence? Maybe. But a government-run competitor would gives us a clear idea of whether these private carriers are ripping off their customers.

As usual, RedConn, you make a great point. It is really suspicious, isn't it? If it's not a coincidence, even more reason for insurance companies to be doing everything they can to squash a government-run plan.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/10/08 23:29

At least there's a little bit of good news on the health care front. According to Hewitt Associates, despite economic instability and increased employer pressure to cut costs, health care rate increases are projected to remain stable for the third consecutive year. In 2009, average health care premiums increased 6 percent, consistent with 2008. Hewitt also projects a 6 percent average premium increase for employers in 2010.

According to Hewitt, the average total health care premium per employee for large companies will increase from $8,607 in 2009 to $9,120 in 2010.

However, the amount employees will be asked to contribute toward this cost is $2,085 or 23 percent of the total health care. Average employee out-of-pocket costs, such as copayments and deductibles are expected to increase to $1,938 in 2010, also up 10 percent from $1,766 in 2009.

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/10/09 20:58

Only in the world of health care is a 6 percent annual cost increase seen as reason for celebration. The inflation rate for 2009 is going to be what? Probably a negative number. So most everything else stays at the same price, but health-care costs continue to go up.

Swell. From what I can see, the rise in the cost of medical care and health-care insurance almost always floats well above the CPI. In fact, take the CPI, add 600 basis points, and you've got the medical inflation rate.

Hey, it's a nice business to be in. Outside of commodities, not many industries can carry off such insane annual price hikes. I can only think of one: higher education.

Any others I'm missing?

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Re:Health-care reform verdict? People are cattle

Posted by HJohnson - 2009/10/10 00:11

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cable tv? or has FiOs finally made them less greedy?

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Re:Health-care reform verdict? People are cattle

Posted by HJohnson - 2009/10/10 00:33

Seriously, at least there was some good news yesterday that the CBO said the Baucus bill was fiscally responsible. As I heard one commentator on the NewsHour say, the healthcare reform bill(s) is like a big blog that is moving forward at 4 miles an hour, but moving nonetheless.

Want to start a betting pool for exactly when the President signs a new bill into law?

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2009/10/13 00:01

RedConn--I have another industry with hikes as high as health care and college education--summer camps. My son's is up 10% this year.

But I can't think of any other industries. While we're at it, why is it that higher education gets away with these increases?

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/10/13 20:36

Well, it looks like the health-insurance industry isn't satisfied stripping the public option from the Baucus bill. Now it's attacking the penalties for those who don't purchase health insurance. The insurers want much higher fines than what's currently proposed.

Geez, any thing else we can do for you? How 'bout we remove all provisions from the bill except the one that requires folks to buy insurance from private carriers. And why we're at it, we'll make sure nobody who actually might need health insurance buys it.

Meanwhile, employers continue to pay more and more to provide workers with medical coverage. What a joke.

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Re:Health-care reform verdict? People are cattle

Posted by kcates - 2009/10/19 06:54

Well, part of the plan is, indeed, to require everybody to buy health insurance, so when you hear the industry saying "it won't work unless people are forced to buy health insurance," it's a, uh, red herring, I believe would be the term.

Anybody catch SNL this week? Instead of Barack Obama we had big-bad "The Rock" Obama, who got miffed and grew muscular, enraged and caveman aggressive before our very eyes. My favorite moment was when he made Max Baucus,

champion of the Blue Dog Democrats, bark like a dog, before pitching him out the window.

And I believe Harry Reid and Olympic Snowe both wet themselves. Be kinda good to see that happen in real life, wouldn't it?

"Me want you get with public option!"

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/10/20 19:50

Meanwhile, according to a report on Workforce.com, employers are getting tougher on worker's health habits to help control insurance costs.

While smoking surcharges remain the most popular added premium assessment used, the size has grown significantly from a nominal fee when such surcharges were introduced several years ago to what many consider "real money" especially during a recession.

Some employers, according to Workforce.com have gone a step further, relegating employees who decline to take better care of themselves to health plans that provide less coverage.

More than half of employers plan to introduce or expand an existing wellness program next year to lower health costs, according to the 2009 Benefits & Talen Survey by Aon Consulting. Some 34% of them plan to either introduce or increase financial incentives for their wellness programs in 2010. Goodies avverage about $400 per employee per year, and include gift cards, merchandise, premium discounts, co-payment or deductible credits, and contributions to health savings accounts or health reimbursement arrangements.

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Re:Health-care reform verdict? People are cattle

Posted by RedConn - 2009/10/22 21:51

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well there's a novel approach to health care: encourage people to engage in activities that keep them out of the hospital.

it's hard to calculate the dollar impact if most U.S. companies launched aggressive well-care programs. needless to say, it would eliminate a huge chunk of spending on the back end.

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2009/10/22 23:29

An overall preventive medicine approach by companies, insurers, doctors and so on would make a huge difference. The short-term costs of really doing it right are huge, so I don't see it happening.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/10/23 00:38

I can see the incentive for companies and insurers to push preventative medicine, but the doctors, fuggetaboutit! It's not in their interest. They depend on us to keep popping pills and taking all those tests.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/11/10 18:10

There's an interesting story about IBM on Workforce.com today about how IBM will now pay 100 percent of the cost of primary care for its employees beginning in 2010. They are bucking the trend for sure.

The company also participated in pilot programs involving medical homes, a health management model in which each patient has an ongoing relationship with a primary care physician who serves as a personal "health coach", leading a team of medical professionals that takes collective responsibiity for delivering care.

We will see if other companies follow suit...

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Re:Health-care reform verdict? People are cattle

Posted by pvarga - 2009/12/01 23:34

Part of the problem with healthcare is the litigious nature of people and well, their lawyers.

A baby is born with a birth mark, the parents sue. A morbidly obese woman dies ono the operating table, her family sues. An air bag deploys, doing it's job, the driver is hurt, the person sues. It doesn't matter, he/she was weaving in and out of traffic and plowed into the car in front of them.

The sense of entitlement - the right to sue, the right to the best healthcare, legal defense, education and on it goes is completely out of whack with how this country was founded - on discipline, hard work and yes, a feeling of striving for self, family and the good for the whole - and what is realistic about Life.

You still have to earn things in Life -and life happens. Stuff happens. Accidents happen. And guess what?

We are not all created equal - some have great financial instincts, some have great writing abilities, other become lawyers... we are not all created equal in terms of the gifts and abilities we are born with. We are created equal in terms of the ability to dig deep and tap into the talents and gifts we do have.Whining and expecting the government to take care of you isn't one of these talents and abilities.

And no, government is not going to take care of you - Obama in particular is not going to...from what he's shown us thus far, the US citizen is truly nothing but cattle and the rest of the world worth courting.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/12/02 20:57

According to an article I saw on Workforce.com, large emloyers may be spared, for now, anyway.

Here are highlights from the article...

The cost of health care premiums provided by large employers is unlikely to change if the Senate passes its health reform legislation, according to a report published by the Congressional Budget Office and the Joint Committee on Taxation.

The finding is significant because employment-based insurance accounts for about five-sixths of the total health insurance market.

The key reason why premiums for large employers would go unchanged is that the health insurance offered by almost all large employers already meets the minimum coverage requirements in the legislation. The legislation would require all health plans to have an actuarial value above 60 percent.

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Re:Health-care reform verdict? People are cattle

Posted by Ron F - 2009/12/03 01:53

Obama specifically said in his health care addess to Congresss that he's willing to meet the Republicans half way on tort reform, so I'm not sure what your beef is there.

Still, any serious study of health care costs would show that malpractice isn't the main driver. That prize goes to insurance companies, thanks to the lack of competition in that industry. The sad fact is this country gets the least amount of care for its dollars than any advanced nation in the world, on a per capita basis, which is the one that seems relevant to your point about "U.S. citizens."

And even some major U.S. industrial companies now realize that's put them at a competitive disadvantage.

Yet you seem to be suggesting that we should labor on this way because companies that are effectively an oligopoly should remain so. My question is why?

As for your larger point about Obama treating U.S. citizens as cattle, I'd suggest that you have it exactly backwards, if by citizens you mean the country as a whole. Look, for instance, at median real wages in this country for the past thirty years and tell me how the shareholder-centric model of political and corporate governance hasn't favored the few over the many. Bush's "ownership society" malarkey in connection with he privatization of Social Security was just the last desperate attempt of the right wing to complete the con job on the middle class that Reaganomics started.

That may all be fine and dandy with Ayn Rand fans, but it's absurd to claim that such policies favor U.S. citizens as a whole. If trickle down economics worked, median wages wouldn't have stagnated for the past quarter century and counting.

Or look at the financial crisis, which is the inevitable outcome of the policies that the elists who've run Washington on behalf of Wall Street have pushed since 1980. Surely you aren't saying this is instead an example of how a we-aren't-create-equal approach has worked for Main Street. This way lies feudalism, for God's sake. And calling it a system of gated communities doesn't change that fact.

Finally, lest you label me a socialist, I would point out that even libertarians like Ron Paul would agree with me on that last point. Capitalism is fine, but if it ain't run in some minimally democratic fashion, we're just destined to become a banana republic with nukes.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/12/04 18:56

If you want to know what direction employers are heading on health care, a Mercer survey released yesterday offers some clues. Nearly two-thirds of employers in a recent survey say they would cut health benefits to avoid paying an excise tax included in the Senate's Patient Protection and Affordable Care Act, unveiled November 18.

Mercer estimates that one in five employers offer health coverage that would be deemed "too generous" and thus be subject to the Act's 40 percent non-deductible tax on the excess value.

Seven percent of the responding employers say they would terminate the high-cost plan. Notably, 9 percent of small employers, which typically offer only one medical plan choice, say they would terminate their plans, potentially forcing their employees into the individual market.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2009/12/11 20:17

Employers are also now taking steps to improve their employees' health by making sure that they take their medications as prescribed, according to an article on the Society for Human Resource Management's website.

A large majority, 95 percent of surveyed employers said they are taking some sort of action to address compliance, and the trend is toward more sophisticated interventions that focus education and support resources on individuals who are not adhering to their prescribed treatments. Employers are often using their vendors to play a key role in analysis and intervention, with pharmacy benefit managers and employee benefit consultants cited most often.

Is this a good idea or overboard (hey get out of my medicine cabinet)?

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2010/01/19 18:25

While benefits executives' budgets have been cut during the past year, they are still finding the resources to invest in employer-sponsored wellness programs.

A recent study conducted by the Corporate Executive Board indicates that 85% of benefits executives are maintaining or even increasing their investments in this year's wellness programs.

Wellness can provide short-term cost savings, yet its biggest impact comes in the third or fourth year of a program, when employees have had time to make behavior changes that affect how much health care they need.

How can you save money and increase the program's effectiveness?

1. Provide employees with time-based incentives rather than monetary rewards or support plans. Most organizations spend millions of dollars on incentize prizes for employees who achieve certain wellness goals. However, incentives can have more of an impact on changing behavior than tailored support plans, wellness branding efforts, or the amount of the organization investment. Providing employees with a time-based incentive, for example,free periods during their workday to use an on-site gym can be more than twice as effective as offering a monetary reward.

2. Direct employees to the most relevant resources for the current situation. For example, acknowledge employees' cost sensitivity by promoting existing, low or no-cost resources, like the employee assistance pgoram, preventive services). This helps employees understand how the company's wellness resources are directly relevant to their current economic anxieties and increases the likelihood that they will continue to engage in healthy behaviors.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2010/01/20 17:50

Health care costs continue to widely outpace inflation. Trouble is, while the price tag continues to increase, satisfaction continues to decline.

In most every respect, employers of all sizes are less happy than in previous years with the services provided by their health insurers, according to a PricewaterhouseCoopers reported on Workforce.com.

Overall, 59 percent of employers said they were satisfied with the job performed by their health insurer in 2009, down from 64 percent in 2008. And the smaller the firm, the less satisfied they were likely to be, though the level of satisfaction has remained steady at 52 percent. Employers are particularly dissatisfield with services intended to lower cost and improve employee health.

More employers want health plan members to have access to better personal health technology tools, but as the importance of such mechanisms grows in the eyes of employers, the less insurers are doing to adequately provide the services. Satisfaction with personal health records and online comparison tools actually dropped 10 percentage points among larger employers since 2008, the report states.

The report also notes that insurers have not done enough to provide employers with "meaningful and higher-quality data to help them control costs and keep their employees healthy. EMployers would like insurers to take an active role in waste reduction and are looking for consistency and transparency in their health benefit plans."

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2010/01/28 21:40

Have been reading over some responses and I'm amazed at the comment that Obama is treating citizens as cattle. I have no idea where this is coming from or what facts it's based on. If you don't like elements of his plan, ok. But his goal is to provide coverage for the uninsured and try to control costs. Where did the cattle come from?

The people who are treating Americans as cattle are those running insurance companies where decisions about our health are based purely on the desire to make a profit. That's a good thing? How so?

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Re:Health-care reform verdict? People are cattle

Posted by Bill Wilson - 2010/01/29 00:09

I think he is trying to redistribute the hay and corn that all cattle feed on to be fair to all cattle. The healthcare proposals are socialist reform of the healthcare system. That is where this is coming from.

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2010/01/29 00:24

How is the current health care reform legislation socialist?

And, also, I assume you would like to see Medicare done away with?

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Re:Health-care reform verdict? People are cattle

Posted by JohnSane - 2010/01/29 05:39

Funny, I don't think it is all socialist, just certain aspects of the bill currently are filled with solutions that will take down the quaility of care across the board for the US. Medicare and Medicaid will be done away with. They will fall under their own bloat.

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2010/02/08 19:33

Well, there's more bad news on the health care front. The latest survey from Buck Consultants projects that costs for the most popular health care coverage is expected to increase at least 10 percent this year.

Meanwhile, Congress seems stalled on the issue of health care reform. Where is this headed?

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Re:Health-care reform verdict? People are cattle

Posted by SherylNash01 - 2010/08/12 15:14

While many U.S. companies initially hoped they could preserve much of their existing group health plans under the new grandfather provision, a new survey by Hewitt Associates, a global human resources consulting and outsourcing company, shows that almost all now believe they will not. Ninety percent of companies said they anticipate losing grandfathered status by 2014, with the majority expecting to do so in the next two years.

Under the "grandfather" provision of the U.S. Patient Protection and Affordable Care Act, companies can maintain many of their current health care coverage provisions and are required to make fewer changes to plan documents and administrative procedures in order to comply with the new law. Companies can lose their grandfather status if they take certain steps such as reducing benefits, significantly raising co-payment charges, significantly raising deductibles or changing insurance carriers.

According to Hewitt's survey of 466 companiesâ€”representing 6.9 million employeesâ€”most companies expect to lose grandfather status because of health plan design changes (72 percent) and/or changes to company subsidy levels (39 percent). Employers also cited consolidation of health plans (16 percent), changes to insurance carriers (16 percent) and union negotiations (15 percent) as additional reasons. More than three-quarters of companies (77 percent) said that

recently released guidance on preventive care did not impact their decision to maintain grandfathered status.

Hewitt's survey found that of those companies with self-insured plans, most (51 percent) expect to first lose grandfather status in 2011 and another 21 percent plan to lose status in 2012. This timing is similar for companies with fully insured medical plans, with the vast majority expecting to lose status in 2011 (46 percent) or 2012 (18 percent).

"Employers reviewing their existing health care strategies in light of reform are focused on answering two questions: what changes do I need or want to make to my health care plans; and how can I make them without significantly increasing costs?" said Ken Sperling, leader of Hewitt's Health Management practice.

"After assessing the grandfather provision, large companies realize they already comply with many of the requirements of non-grandfathered plans, so the changes they'll need to make aren't likely to add a significant cost or administrative burden. Most large employers would rather have the flexibility to change their benefit programs than be tied down to the limited modifications allowed under the new law."

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2010/09/15 17:55

If this is true--After assessing the grandfather provision, large companies realize they already comply with many of the requirements of non-grandfathered plans, so the changes they'll need to make aren't likely to add a significant cost or administrative burden--then health care reform isn't going to add much to overall costs. Am I interpreting this correctly?

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Re:Health-care reform verdict? People are cattle

Posted by DAln - 2011/01/05 06:10

An excellent example of what the GOPs massive effort through radical radio and TV talk show hosts generated over the past 20 months. It is unlikely no more than 1 in 25,000 people read any portion of the Health Care law but rather developed their dislikes by listening to GOP hype. Now they are learning the law will be good for America. Maybe they will also learn to do their own research rather then let radical radio and TV talk show hosts make their decisions for them!

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Re:Health-care reform verdict? People are cattle

Posted by annearf - 2011/01/06 16:22

Already, Obama's latest attempt to revive end of life planning (death panels, to Sarah Palin) has bombed. The Democrats have done such a bad job of selling reform and the Republicans such a good job of distorting the truth, I don't see a lot of hope for the public's having a more accurate picture of what the bill is all about.

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Re:Health-care reform verdict? People are cattle

Posted by thalz - 2011/09/16 09:05

If you play a online game, you will know that RS Gold is important. Only you have a lot of Runescape Gold, could you develop the level. But someone think itâ€™s difficult to get RS Gold and waste of money. Now, I can tell you that itâ€™s simple If you want to know, please contact with me.

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Re:Health-care reform verdict? People are cattle

Posted by Movieugg1 - 2011/10/24 12:07

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ugg boots

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ugg boots deutschland
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