



THE DEMOCRATIC REPORTER

The Voice of Benton County Democrats



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FROM THE CHAIR

The last few weeks have revealed Republican plans for the future of the country. Republican governors in Wisconsin, Indiana, Ohio, Michigan, Pennsylvania, and New Jersey, have abrogated the collective bargaining rights of their public employees. Teachers, police, firefighters, and public servants are under assault as the cause of the fiscal deficits in the states.

In Idaho, the Republican governor has proposed and passed radical reforms to K-12 education in the state.

At the federal level, Representative Paul Ryan (R-Wisconsin) is proposing replacing the current Medicare system with vouchers to buy private health insurance. Medicaid will be converted to block grants to the states. The Bush tax cuts would be made permanent. Social Security will at some point in the future be partially privatized, if Representative Ryan's Roadmap is ever enacted.

Senator Tom Coburn (R-Oklahoma) has stated that federal pensions and benefits will have to be cut, possibly including current recipients. He has also indicated a willingness to cut current Social Security recipients benefits.

Tea party Republicans elected last November are prepared to shut the government down if their demands for reductions in federal spending are not met. Some have gone so far as to state they will not vote to raise the debt ceiling, risking placing the United States in default.

Financial reform, consumer financial protection, environmental standards, air and food safety, and health affordability are being subjected to budget cuts or defunding by these same tea party Republicans.

Is this the United States the people have come to expect? Is this a nation where the children, the elderly, the public servants are penalized, while corporations and wealthy individuals are rewarded with more and more?

Democrats and workers have mobilized in some of the most adversely affected states. Wisconsin may already have enough signatures submitted to force a recall election of one state senator. Several other state senators may also be subject to recall in the near future. Ohio will almost certainly have a referendum on the collective bargaining rights of their public employees.

Democrats and workers in every state must stand strong and reiterate their longstanding commitment to labor rights, public education for all children, affordable health care, Social Security and retiree pensions, and safety standards.

This is no time for intransigence or complacency. Be a responsible Democrat. Make your voice be heard.

I'll see all of you at the April 20, 2011 meeting at the Richland public library.

Regina Speer, Chair BCDCC

HEALTH CARE REFORM – FACTS AND MYTHS

The Health Care Reform law has engendered hours of discussion in the media and among citizens. Too often those discussions don't get any good traction because the bill itself is complicated. Unfortunately, that

complexity has provided a fertile ground for confusing myths and misinformation by the opposition. The article is intended as a primer about the law and is offered in the hopes that we can join the discussion armed by real information rather than just sound bites.

The official name of the law is Patient Protection and Affordable Care Act, PPACA for short. So, first off, every time someone uses the term “Obamacare” you respond with “There never has been a law called Obamacare, but if you want to talk about the PPACA I’d be happy to do that.

There are 15 major provisions

- Insurers must offer the same premium to all applicants of the same age, sex, and geographical location regardless of pre-existing conditions.
- Medicaid eligibility is increased for incomes up to 133% of poverty level.
- Health insurance exchanges are started.
- Employers of more than 50 people must offer insurance or pay a penalty if employees have to be subsidized to buy insurance.
- Individual mandate, buy insurance or pay a fine.
- Improved Medicare prescription drug coverage.
- Medicare reimbursement allowed to be restructured from “fee-for-service” to “bundle payments”.
- National insurance program for long-term care.
- Persons above the Medicaid level up to 400% of poverty level receive subsidies for insurance on a sliding scale.
- Very small businesses can get subsidies if they purchase insurance through an exchange.
- Money for research and National Institutes of Health.
- Enrollment in CHIP and Medicaid is simplified. Both programs are improved.
- Minimum standards in health insurance policies are set. All annual and lifetime caps are removed.
- Certain benefits will have no co-pays.
- Policies issued before the law came into effect are not affected by new rules.

Just as the PPACA has a number of provisions, it also has a number of funding sources.

- Broaden Medicare tax base for high-income taxpayers: \$210.2 billion
- Annual fee on health insurance providers: \$60 billion
- 40% excise tax on health coverage in excess of \$10,200/\$27,500: \$32 billion
- Impose annual fee on manufacturers and importers of branded drugs: \$27 billion
- Impose 2.3% excise tax on manufacturers and importers of certain medical devices: \$20 billion

- Require information reporting on payments to corporations: \$17.1 billion
- Raise the 7.5% Adjusted Gross Income floor on the medical expenses deduction to 10%: \$15.2 billion
- Limit health flexible spending arrangements in cafeteria plans: \$13 billion
- All other revenue sources: \$14.9 billion.

The largest single source of funding is increased Medicare taxes on high-income taxpayers. The insurance companies are the next largest source of funds.

According to the non-partisan Congressional Budget Office (CBO), it is estimated the legislation would reduce the deficit by \$143 billion over the first decade and by \$1.2 trillion in the second decade. Although the CBO generally does not provide cost estimates beyond the 10-year budget projection period (because of the great degree of uncertainty involved in the data), it did so in this case at the request of lawmakers. It predicted deficit reduction around a broad range of one-half percent of GDP over the 2020s while cautioning that “a wide range of changes could occur”.

There are a number of myths that have been promulgated by the opposition to the PPACA. Being armed with the facts to counter these myths is most useful.

MYTH: *Once the individual mandate kicks in, you can go to jail if you don't purchase health insurance.*

FACT: The law specifically states that there are no criminal penalties for failing to obtain health insurance. The IRS can levy a fine, but no one will be arrested.

MYTH: *Death panels!*

FACT: This catchy phrase was popularized by Sarah Palin in 2009. Apparently she concluded that Medicare paying for patients to have a visit with their personal physician to discuss a living will and end-of-life concerns would lead to seniors being denied health care. The AARP and many fact check websites have debunked this one.

MYTH: *PPACA requires that patients be implanted with microchips.*

FACT: There is a provision in the law that allows the Department of Health and Human Services to create a database of implanted medical devices to allow for better effectiveness research and to facilitate notifying

patients in the event of a recall. This somehow got twisted into the microchip story by some very imaginative and paranoid people, who then spread the rumor on the Internet.

MYTH: *You have to start paying taxes on your health insurance benefits starting in 2011.*

FACT: In 2011, W-2 forms will show how much your employer contributed for your health insurance premium (therefore, leaving less available for wages), but that will not count toward your taxable income. The hope is that having that information will make people more aware of the full cost of their health care and inspire them to make more cost effective choices over time.

MYTH: *PPACA is causing companies to stop offering health insurance to employees.*

FACT: The kinds of "mini-med" plans, with annual benefit caps as low as \$2,000, that are offered to hourly workers at McDonald's and other companies can barely be considered true insurance and do not meet PPACA's requirement of a minimum 80 percent medical loss ratio. These kinds of insurance products are being purposely phased out. In 2014, these employees will be able to get much more comprehensive insurance for the same or a better price on the new state exchanges. Thanks to special new tax credits for small businesses that provide health insurance, the percentage of businesses with fewer than 10 employees offering insurance actually rose by 13 percent this year.

Compared to any of the few alternatives being offered by those opposed to health care reform, the PPACA is far better. Those who wish to repeal the act will do nothing better than to return us to where we were before. Health insurance companies would continue to be able to maintain high profits and low efficiencies while more and more people would have no insurance and just be one major health issue away from bankruptcy. I don't believe that is the America in which most of us want to live.

Kendall Miller, PCO

IN MEMORIAM

DICKEY -- Rodger Lynn Dickey (nee Selbe) – b. 1955 passed away on March 18, 2011. Born in Wichita, Kansas, Rodger graduated Mulvane High School in Mulvane, Kansas in 1972. He worked to put himself

through Kansas State University, graduating cum laude with a Bachelor of Science in Nuclear Engineering in 1977. He then went on to receive his Masters of Nuclear Engineering from the University of Virginia in 1979. He espoused the philosophies of the University's founder, Thomas Jefferson, and enjoyed living in one of the historical buildings on the campus. Following graduation, Rodger worked throughout the nuclear industry, most recently at Sandia National Laboratory in Albuquerque, New Mexico. As a nuclear safety professional with a PE license in both Nuclear Engineering and Mechanical Engineering, Rodger deeply valued ethics and adhered to the highest safety standards - the guiding principles of his professional career. Rodger earned the admiration of his colleagues for both his technical ability and team-building and was a member of many professional organizations, including the American Nuclear Society. In his personal life, Rodger was a loving husband and devoted friend. He was truly a warm, compassionate human being, who treasured close relationships and took an active interest in the well-being of all those around him. He was especially interested in reaching out to the young people in the family to inspire them to learn about the world, sciences such as astronomy, and the humanities. Rodger's life-long love of hiking and snowshoeing began as a Boy Scout. He amazed his family with his canoeing skills, and was a lifetime member of the Sierra Club. As a member of the Tupper Family Association whose ancestors included Prime Minister Charles Tupper of Canada, Rodger was proud of his Yankee and maritime roots and enjoyed occasional times at sea. He also enjoyed his many travels with his loving wife, Ginny, including many visits to the National Parks and UNESCO World Heritage Sites, from Antarctica to the Arctic. Coming back home was made all the more special by the opportunity to reconnect with beloved family pets. Rodger particularly loved hosting dinner parties for friends, where everyone wanted to be on his team in Trivial Pursuit. Among other interests, Rodger kept an extensive personal library spanning a breadth of subjects, from history to philosophy, art, science, music and literature, and was an avid reader throughout his life. He had a remarkable memory and foreign languages came easily to him, including Spanish and Russian, and he spent time abroad studying German. A funeral service is planned for family members and a celebration of Rodger's life for both family and friends will be held in the near future. In lieu of flowers, donations may be made to the Humane Society as a memorial to Rodgers' love of animals. **Most of all, dear**

Rodger, you are deeply missed by so many whose world you made a kinder place.

APRIL – MAY – June 2011 CALENDAR

Thu Apr 14	6:30 – 7:30 PM	E-Board Meeting
Sat Apr 16	2 – 4 PM	4th CD Meeting, Central Washington University, Ellensburg, WA
Wed Apr 20	7:00 PM	Democratic Central Committee Meeting, Richland Public Library
Fri Apr 29	3 - 9 PM	WA St Democratic Central Committee Meeting, Wenatchee Red Lion
Sat Apr 30	9 am – 5 PM	WA St Democratic Central Committee Meeting, Wenatchee Red Lion
Thu May 12	7 – 8 PM	E-Board Meeting
Wed May 18	7:00 PM	Democratic Central Committee Meeting, Richland Public Library
Thu Jun 9	7 – 8 PM	E-Board Meeting
Wed Jun 15	7 – 8:30 PM	Democratic Central Committee Meeting

Visit www.bencodems.org/ and click on Calendar for more information