

Rip up this awful plan & rewrite it in English

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When President Obama addresses Congress and the nation tonight, he should pledge to do three things.

First, he should announce that he will discard the 1,018-page health bill drafted in the House of Representatives and replace it with a 20-page bill in plain English. Twenty pages should be sufficient. The framers of the US Constitution established an entire federal government in 18 pages.

One reason for the rancor over the current health bill is that few people, including members of Congress, know what it says.

When those who have read it point to its dangerous provisions, the bill's defenders offer vague denials, and most people have no way of knowing who is telling the truth. Its not just the bill's length that's the problem.

Intentionally or not, the bill gives readers the runaround.

John Conyers, House Judiciary chairman, said in exasperation, "What good is reading the bill if it's a thousand pages and you don't have two days and two lawyers to find out what it means after you read the bill?"

Consider section 805 (p. 157), mandating that employers provide health insurance for their workers:

"Section 502 of such Act (29 USC 1132) is amended in subsection (a) (6) by striking paragraph and all that follows through subsection (c) and inserting paragraph (2), (4) (5) (6) (7) (8) (9) (10) or (11) of subsection (c) and (2) in subsection (c), by redesignating the second paragraph (10) as paragraph (12) and by inserting after the first paragraph (10) the following new paragraph."

Who could understand this gobbledygook? You have to consult dozens of other pieces of legislation to patch the meaning together.

And yet employers who fail to follow this provision would face fines of up to \$500,000 a year, even if their failure to obey the law was due to reasonable cause (page 158).

Legislation like this is undemocratic. Politicians can slip in pork-barrel spending and self-serving provisions without the rest of us knowing it's happening.

Secondly, the president should announce that the purpose of his 20-page bill is to cover the truly uninsured. Period.

In these economically frightening times, let's meet that urgent need, rather than embarking on a health-care overhaul and wild spending spree with unintended consequences.

Afterward, Congress can make other improvements in the health system, at a prudent pace, including stopping insurance companies from refusing claims and protecting doctors from unfair lawsuits.

Who are the truly uninsured?

According to the US Census, 47 million people say they are uninsured. But 14 million are already eligible for government programs such as Medicaid or SCHIP (for children) and simply haven't signed up. Another 10 million have household incomes over \$75,000.

That leaves 23.7 million people who probably can't afford insurance. However, an estimated 12 million of these people are newcomers to the United States, many here illegally.

The largest influx of immigrants in any seven years in American history occurred in the present decade. In this same decade, the lion's share of the increase in uninsured took place in the five border states.

In tough times, it's fair to look out for our own first, which means helping about 12 million Americans.

Covering them is affordable, especially because many are young, and others are uninsured temporarily, less than a year.

Thirdly, the president should announce that he will divert the unused stimulus funds to this purpose.

There's enough in the pot -- over \$500 billion to cover these 12 million for the next decade.

Help can be delivered immediately via electronically loaded debit cards or certificates for a certain dollar value accepted by insurance plans.

The unspent stimulus funds are enough to buy a \$1,000 deductible plan for every uninsured family earning less than \$50,000 and provide a partial subsidy to those earning \$50,000 to \$75,000.

This will protect families from going bankrupt or losing their home if someone in the family gets seriously ill or has an accident.

Let's be practical. Americans want to put a lid on the deficit, help the uninsured immediately, and pay for it without making dangerous cuts in Medicare.

If they have health insurance they like, they want to keep it.

And they want to be sure their representatives are not pulling a fast one by passing a thousand-page bill that puts new rules on them and their doctors while exempting Washington insiders, or spends billions on pork.

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