

Health care issues left in waiting room

Lawmakers adjourn without containing soaring costs or addressing the growing number of Oregonians without insurance

Health care costs have threatened the middle-class security of Judy and Brian Crawford of Aloha since their triplets were born more than two years ago.

Shortly after the births, Brian Crawford lost his job with a software company. He has since moved through a series of temporary jobs. Sometimes the jobs include health insurance. Sometimes the Crawfords shell out hundreds of dollars a month to buy their own. And sometimes, such as now, they live through worrisome spells without health insurance.

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Though the Legislature tackled a few health care issues this session -- most notably, passing a bill requiring insurance companies to cover mental illness, and drug and alcohol dependence just as they do physical needs -- it did nothing to ease the plight of the Crawfords.

Lawmakers turned their backs on soaring health care costs and a growing tide of the uninsured. The Legislature took no action to expand the Oregon Health Plan, the federal-state Medicaid program for low-income residents, which has dropped 63,000 people in the past two years. A variety of bills aimed at curbing health care costs died in committees.

"We have made no headway and have everything left to do," said Sen. Ben Westlund, R-Bend. "The Legislature's performance was dismal on health care. We're just ostriches."

Health care advocacy groups say the state can expect to see health care costs continue to climb unchecked.

At the same time, Oregon's effort to extend Medicaid insurance to the working poor is running out of money. The number covered will continue to shrink from 90,000 people two years ago to about 24,000. Right now, that part of the Health Plan serves 27,000.

Health care costs also are eating away the security and standard of living for middle-class families such as the Crawfords. Even when they are insured, the Crawfords must pay big premiums and high deductibles.

Their triplets were born full-term by Caesarean delivery, but even so, the Crawfords had to pay 20 percent of the hospital bill, forcing them to take out a second mortgage.

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The Crawfords are among 609,000 Oregonians -- 17 percent of the population -- without health insurance, up from 14 percent in 2002.

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As more Oregonians lose insurance, they must turn to safety-net clinics or emergency rooms for health care. And because they often cannot pay for those services, the costs are shifted to those who do pay, including employers.

About 10 percent of the health insurance premiums paid by employers and workers goes to cover the cost of the uninsured who visit hospitals and clinics, said Dr. Bruce Goldberg, administrator for the Office for Oregon Health Policy and Research, a state agency that advises the governor and Legislature. High health care costs are a leading cause of bankruptcy, even in some cases for people with health insurance, he said.

Since 2000, premiums for employer-sponsored family health insurance increased by 59 percent to an average \$9,950 in 2004, more than one-fourth of which was paid by workers, according to the Kaiser Family Foundation and the Health Research and Educational Trust.

Workers are paying more and more for health insurance, while a growing number are losing insurance altogether. The number of workers receiving health insurance nationwide dropped from 65 percent in 2001 to 61 percent in 2004.

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Legislators tried in the recent session to tackle health care costs and access in a variety of ways.

One bill proposed restoring a 10 cent-per-pack cigarette tax to provide health insurance for 16,000 more Oregonians. Another sought to insure all Oregon children and to add more adults to the Oregon Health Plan... But all the bills died.

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Some leaders say they will keep working to curb costs and broaden health care access for Oregonians. [Governor] Kulongoski is exploring a plan to help small employers offer health insurance to their employees' children, said Anna Richter Taylor, his spokeswoman.

Westlund, the senator from Bend, Sen. Alan Bates, D-Ashland, and Rep. Mitch Greenlick, D-Portland, are pushing an initiative for a constitutional amendment that would declare health care a fundamental right and require the Legislature to expand it.

Goldberg and Westlund predict the growing health care crisis will compel leaders to take action.

"If nothing is done," Westlund said, "it is guaranteed to engulf us all."

