

The Tangled Web of Today's Health Care

by
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The biggest consideration I had to starting my own business 4 years ago was not whether I'd make it or not. I was pretty sure I could find a way. My biggest consideration was the immediate and future health care coverage of my family. I had a wife and a couple small children and I obviously wanted the best coverage I could get for them. I paid next to nothing for wonderful coverage where I had worked. As someone pondering self-employment, I was faced with paying \$1,200 a month for that same coverage.

Now understand, I thought I should be paying my fair share. If that was the cost of doing business and breaking out on my own, so be it. But that has to be a discouraging consideration for anyone ready to take the plunge.

Soon after starting my business, my wife became pregnant. To complicate matters, we learned that our son-to-be would be born with formidable heart defects. However, we were fortunate. We had some peace of mind knowing that we had coverage to do whatever it took. We were also blessed with the arrival of a new surgeon at Pittsburgh Children's Hospital who was able to perform the first of its kind open heart surgery on our son Trevor. Today Trevor is a very healthy, sharp and athletic little boy.

As I've been healthy most of my life, walking up and down the halls of Children's Hospital for days, weeks and months was a very foreign but illuminating experience. It changed me. I realized quite a bit about how fortunate we are to live in this great country and especially to have excellent health care access in the Pittsburgh area. I also recognized that every child and citizen for that matter deserved the same shot Trevor received. Would my son have received the same great care if he were uninsured or underinsured at the time? I'd like to think so but who knows. That's a question no parent should have to face.

I usually vote Republican for two reasons. I'm pro-life and I'm generally pro-business. But I think most Republicans are missing the boat on health care coverage. I don't know if there is another issue more closely linked to being pro-life (giving all children a shot) and pro-business (making it affordable so no one is deterred from starting or running a business).

A month ago, I learned that my insurance provider has medically underwritten plans that are more cost-effective. I went online to apply and was indoctrinated into the tangled process of free market health care options. After meandering my way through the application process, my insurer concluded that everyone in my family qualified except Trevor. Trevor had a "preexisting condition" and posed a greater risk. Whether I liked it or not, the free market had spoken. I can only conclude that financial considerations have to be an inevitable concern for some couples when pondering whether to have a baby

born with known birth defects. In my case, I would have saved \$800 a month if we had aborted our son. How pro-life is that?

I'm not a fan of the Governor's but I do think he's been moving in the right direction for getting affordable health care to all Pennsylvanians, particularly children who are poor now covered under the CHIPS program. However we have a long way to go.

House bill HB1660 was introduced June 28th. Senate bill SB200 was introduced in March. Both provide for comprehensive single payer health care coverage for all citizens of PA. I know this issue is very complicated and there is no simple solution to all this. But these bills address both the health care needs of all Pennsylvanians and malpractice insurance which has been an impediment to doctors starting practices in PA.

I've been too busy with the kids to be politically active of late but as I look at my children, I know I need to get back in the groove for their sake. We need universal health care for all Americans but until then, Pennsylvania can lead the way for all Pennsylvanians.



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