



[Leading the News
Legislation and Policy](#)

[Public Health and Private Healthcare Systems
Uninsured](#)

[Also in the News](#)

Leading the News

Obama insists insurance mandate not a tax.

Beyond coverage of the style of the morning is the reporting on the substance. The [AP](#) (9/21, Feller) reports Obama said "requiring people to get health insurance and fining them if they don't would not amount to a backhanded tax increase."

The [Washington Times](#) (9/21, Haberkorn) reports that Obama "rejected the criticism that his proposed mandate that all Americans carry health insurance coverage will burden poor Americans with a new tax." The Times notes that the President, "who opposed the insurance mandate during the 2008 presidential election, finds himself defending the measure against lawmakers who worry that the exemptions written into the requirement won't relieve enough poor Americans of the cost." The [New York Times](#) (9/21, A16, Zeleny, Pear) reports that the "argument over the affordability of insurance is one of the most pressing points of contention in imposing a mandate for people to obtain coverage." The President "did not fully endorse" Sen. Baucus' bill, "but called it 'a serious, strong effort to move an agenda forward.' Under the measure, the government would provide subsidies - in the form of tax credits -- to help people buy coverage through new insurance exchanges."

[Roll Call](#) (9/21, Pierce) reports that Obama "declined to pick favorites among the five healthcare bills in Congress, but appeared largely supportive" of the Baucus bill.

[The Hill](#) (9/21, Bogardus, O'Brien) points out that the President said in each of the five interviews that inaction on healthcare "would cost America much more in the long-term." He "maintained that while the centerpiece of his healthcare reform effort, a public (or 'government-run') option, is absolutely not dead, it also is not the 'silver bullet' that would instantaneously repair the nation's healthcare system."

[Politico](#) (9/21, Lee) notes that Obama "found himself on the defensive" during the ABC interview, while "his attempt to rally Latino voters around the cause instead was met with sharp questioning" from Univision's Jorge Ramos "over Obama's plan to deny illegal immigrants the benefits of health reform."

Obama, on [CBS' Face The Nation](#) (9/20, Schieffer), said, "I appreciate fact that the American people are really cautious about this because it's important to them and the majority of people still have health insurance. What I'm trying to do is to explain the facts, which are if we don't do anything, a lot of Americans are going to be much worse off and over time the federal budget just can't sustain it."

On [NBC's Meet The Press](#) (9/20, Gregory), President Obama said his "principles" include, "making sure that there's an insurance

Advertisement

The advertisement features the CAN logo (Corporate Angel Network) at the top left. The main text reads: "Donate an empty seat on your corporate aircraft to give a cancer patient a lift to life-saving cancer treatment at no cost or inconvenience to you." The phone number (914) 328.1313 is displayed in yellow at the bottom right. The background is a dark blue image of a person in a suit.

exchange that allow people to buy in and get health insurance and negotiate as a big pool to drive down costs. Making sure that we have insurance reforms that make sure you can still get health insurance even if you've got a preexisting condition and cap out of pocket expenses and so forth. ... Making sure that it's deficit neutral both now and in the future. Making sure that its driving down healthcare inflation so that we can actually deal with our long-term budget deficits."

The [Wall Street Journal](#) (9/21, A18, subscription required) editorializes that President Obama revealed little that was new in the interviews, though the ABC exchange revealed a lot about his understanding of what constitutes a tax increase.

Legislation and Policy

Obama presses healthcare reform in Sunday morning "media blitz."

Coverage of President Obama's Sunday morning appearances on [ABC's This Week](#), [CBS' Face The Nation](#), [CNN's State Of The Union](#), [NBC's Meet The Press](#), and [Univision's Al Punto](#) deals with the various issues discussed, primarily healthcare, but also deals with the unprecedented nature of the jam-packed presidential morning. ABC and NBC, the two broadcast networks that aired Sunday evening newscasts, both called it a "media blitz."

The [Los Angeles Times](#) (9/21, Silva) reports that President Obama, "acknowledging that he hasn't persuaded the American public and Congress to support sweeping changes to healthcare," offered a "humbling admission on Sunday: His message is sometimes not 'breaking through.'" The "president's Sunday blitz -- which skipped only Fox -- marked yet another effort to explain to a divided public why he is trying to remake the healthcare system."

The [Washington Post](#) (9/21, A3, Connolly, Shear) notes that Obama "sought to blanket the airwaves with an impassioned defense of his healthcare reform effort." The interviews "were devoted primarily to the battle over his healthcare efforts." Republicans "shot back quickly, sending out an email to reporters" in which the "Republican National Committee offered its theory for the President's five-show Sunday blitz: 'Desperate To Get Americans On His Side, Obama Continues To Push Falsehoods About His Government-Run Health Care Experiment,' [the release](#) read."

In a front-page story, the [New York Times](#) (9/21, A1, Stanley) reports that the President gave five "tightly choreographed" and "eerily similar" interviews. No other president "has been a guest on so many Sunday talk shows at once, which signaled how much the President wanted to reclaim the healthcare debate and persuade skeptics that his plans would not increase taxes on the middle class."

Amendments could dramatically change Baucus health reform bill.

The [New York Times](#)' (9/21, A16, Herszenhorn), in "Prescriptions," reports that ahead of Tuesday's markup of Senate Finance Committee Chairman Max Baucus' (D-MT) health reform bill, "senators have offered 564 amendments...and the Republican proposals generally reveal seemingly irreconcilable differences." Most of the Republican proposals "would gut the bill," according to the Times, but Sen. Baucus' "challenge will be to stop his fellow Democrats...from shifting the bill so hard to the left that they chase away" Sen. Olympia J. Snowe (R-ME), "who could provide the crucial 60th vote needed to get the measure through the Senate."

[Bloomberg News](#) (9/21, Litvan) explains that proposed amendments "include expanding tax subsidies for low-income people to buy coverage, eliminating a proposed \$215 billion tax on high-value health plans, and setting up a government-run insurance program to compete with private industry." The [New York Times](#) (9/20, A22, Pear) also covered the story.

Finance Committee Democrats worry bill would make insurance unaffordable for some. [CQ Today](#) (9/19, Armstrong, subscription required) reported that, ahead of the Senate Finance Committee's healthcare reform markup on Tuesday, "committee Democrats have criticized Chairman Max Baucus' (D-MT) draft as too stingy." The panel's Democrats "are becoming increasingly vocal about how much the bill will cost people required to buy insurance." The affordability debate revolves around "the size of the tax credit the Baucus bill would give families and individuals making between 133 percent and 400 percent of the federal poverty level."

Healthcare debate pushing more seniors toward GOP.

The [Washington Times](#) (9/21, Billups) reports, "Across the country, amid the heat swell of the ongoing healthcare debate, many of the nation's gray panthers have a new fire growing in their bellies, attending town halls, writing letters, and shifting the balance of political power as polls show them moving to the GOP." While senior voters "were nearly evenly split between Republicans and Democrats during

the 2008 presidential election, there has been a 'striking' shift toward the GOP in recent months," according to Tom Jensen of North Carolina-based Public Policy Polling.

Long-term care seen as ignored in current health reform debate.

The [AP](#) (9/20, Sedensky) reported that in the healthcare reform debate, "scant attention has been given to providing long-term care for the elderly and disabled. While lawmakers struggle to come up with a plan, millions of stressed families are being driven into poverty, and state and federal budgets are being stretched to their limits." Late Sen. Ted Kennedy's health overhaul plan includes the CLASS act, which "would allow Americans to buy long-term care insurance from the government," but it "is not regarded as a must-have component" currently. In July, HHS Secretary Kathleen Sebelius "wrote a letter to Kennedy...saying the administration supports the inclusion of the CLASS Act in the health overhaul bill...but Kennedy's death has many believing there is no champion to ensure its ultimate inclusion."

Reform bill would require insurers to simplify beneficiary information.

The [Los Angeles Times](#) /Kaiser Health News (9/21, Meyer) reports, "Critics say some insurers intentionally make their policies and procedures confusing." But the "Senate Health, Education, Labor and Pensions Committee's health reform bill would require insurers to meet new standards for honesty and transparency," and an amendment added by Sen. Christopher J. Dodd (D-CT) would "encourage states" to fine insurers that fail "to communicate with consumers in plain English." America's Health Insurance Plans spokesperson Robert Zirkelbach says AHIP wants to "look at the details" of any proposals for "standardized information. 'We could do a better job of providing information to consumers, but burdensome regulations could stifle innovation and make healthcare coverage unaffordable,'" he explained. Meanwhile, many health plans are "making better communications a priority."

A separate [Los Angeles Times](#) /Kaiser Health News (9/21, Meyer) piece notes that Aetna has "published a simply written paperback book for members called 'Navigating Your Health Benefits for Dummies.' It features breezy language, cartoons about healthcare and even some saucy double-entendres."

Expert argues for federal regulation of health insurance system.

In an op-ed in the [Los Angeles Times](#) (9/20), American Enterprise Institute fellow David Frum argued, that perhaps "the big problem with America's private-sector health insurance companies is that they are not nearly powerful enough." According to Frum, "in the struggles between health providers and insurers, providers usually win. That's why insurance costs have doubled in less than a decade, without any corresponding increase in the insurance industry's profitability." He advocates stripping states of their regulation of their health insurance industry and giving it to the federal government. "Let the insurers do business as national entities; let the market contract to four or eight major insurers; and then let them do unto their suppliers as Wal-Mart does unto its suppliers: squeeze them."

Lazarus calls for end to employer-based insurance system.

In his column in the [Los Angeles Times](#) (9/20), David Lazarus argued that Sen. Max Baucus' (D-MT) healthcare reform bill's "main purpose is to maintain employer-based insurance plans as the bedrock of the healthcare system." This system "works primarily in employers' favor," and is "one of the biggest bait-and-switches ever foisted on working Americans," Lazarus wrote. He suggests an alternate setup under which employers "contribute to a pool of funds that would be used for all US residents to buy private insurance." His plan, he says, "would allow employers to keep offering coverage as a benefit, while at the same time leveling the playing field somewhat so that all workers were covered regardless of circumstances."

Economist suggests advances in medical technology may prevent equality.

In a [New York Times](#) (9/20, BU5) "Economic View," N. Gregory Mankiw, Harvard economics professor and former adviser to President George W. Bush, writes that the primary "driver of increasing healthcare costs is advances in medical technology." Although universal coverage is "based on the appealing premise that everyone should have access to the best healthcare," as healthcare "becomes an ever larger share of the economy," and the prices of new drugs far exceed the "average income," we will have "no choice but to struggle with the questions of how far we should allow such inequality to extend." Moreover, we will have to decide "what restrictions on our liberty we should endure in the name of fairness."

Insurer guidelines list array of preexisting conditions to disqualify patients.

The [Washington Post](#) (9/19, Hilzenrath) reported, "A proposal to make preexisting health conditions irrelevant in the sale of insurance policies could help not just the seriously ill but also people who might consider themselves healthy." Health insurers "have issued guidelines saying they could deny coverage to people suffering from such conditions as acne, hemorrhoids and bunions. One big insurer refused to issue individual policies to police officers and firefighters, along with people in other hazardous occupations."

Kaiser survey says family health plan could cost \$30,083 per year by 2019.

In the [Washington Post](#) (9/20), Ezra Klein wrote, "The most important healthcare document released this week was not Sen. Max Baucus' Healthy Future Act. It was the Kaiser Family Foundation's 2009 Employer Benefits Survey." [The survey](#), "which polls employers about health benefits to assemble a detailed look at the actual cost of healthcare, fits it squarely in our pocketbooks. The truth is we all pay, and much more than we recognize, for healthcare." According to Kaiser, "the average healthcare coverage for the average family now costs \$13,375." Over the past decade, "premiums have increased by 138 percent. And if the trend continues, by 2019, the average family plan will cost \$30,083."

Public Health and Private Healthcare Systems

CMS to investigate whether Humana letters violated Medicare marketing guidelines.

The [Wall Street Journal](#) (9/21, B7, Zhang, subscription required) reports that CMS Friday launched an investigation into allegations that Humana violated Medicare [marketing rules](#) by sending letters to beneficiaries in several states urging them to contact state representatives and voice their opposition to proposed Medicare Advantage cuts. According to the Journal, CMS is also investigating Humana's online Partner program which purportedly provided form letters for people to send to their state lawmakers objection to the MA cuts; the agency has ordered that that the letters cease and the website be closed. Senate Finance Committee Chair Max Baucus (D-MT) initiated the investigation, according to the Journal.

Florida county to raise insurance fees for smokers.

The [Miami Herald](#) (9/21, Wyman) reports that officials in Broward County, Florida, to avoid a projected "7-percent" increase on health spending, approved "twin surcharges and other changes" to employee health plans. Broward will "require workers who use tobacco products to pay more for their health insurance coverage." The county also will "require workers to sign affidavits saying whether they smoke. Employees caught lying could be subject to disciplinary action. The surcharge will not be imposed until April to give employees time to take advantage of smoking-cessation programs." In addition, employees also "will pay more if they refuse to participate in an annual health assessment and a blood test that screens for conditions from high cholesterol to diabetes."

Uninsured

Texas' uninsured rate attributed to illegal immigrants, restrictive Medicaid rules.

The [AP](#) (9/21) reports, "Texas virtually leads the nation in the percentage of residents without health insurance." According to the Dallas Morning News, "only 49.5 percent of the state's residents have health coverage on the job, based on a two-year average ending in 2008. The US Census Bureau estimated this month that across the country, almost 59 percent of people have health insurance." Some officials say Texas' health insurance "woes are compounded by the large number of uninsured illegal immigrants," and Baylor Health Care System CEO Joel Allison "says a restrictive state Medicaid program also contributes to the number of uninsured."

Also in the News

Drugmakers increasingly offering discounts, rebates to help cut out-of-pocket costs.

The [Wall Street Journal](#) (9/20, McQueen, subscription required) reported that increasingly, drugmakers are offering discount and rebate coupons to help cut patients' out-of-pocket costs. The discounts are typically available for newer, brand-name drugs for which cheaper alternatives are offered. Meanwhile, drugmakers are also changing their discount programs as more insurers and employers change to pharmacy-benefit plans with tiered formularies.

Competition said to lead to higher healthcare costs in Dallas.

The [Dallas Morning News](#) (9/20, Landers) compared healthcare costs in Dallas to those in neighboring regions, finding that while "competition tends to drive prices lower as companies jostle for customers" in other fields, competition does "not in healthcare, and not in Dallas. Competition drives up spending, as demand is stimulated by health providers." The city "is home to many competing hospital systems and physician practices," but the competition "rewards those who do more procedures and tests and offers no incentive to spend less." Now in Dallas, "insurers, providers, businesses, and governments are exploring whether they can work together to lower costs and raise quality of care."

Subscriber Tools

- [Unsubscribe](#)
- [Change Email Address](#)
- [Send Feedback](#)
- [Email Help](#)
- [Archives](#)

Advertise with Custom Briefings: Reach key professionals every morning ▶

NAHU Newswire is a digest of the most important news selected from thousands of sources by the editors of Custom Briefings. The National Association of Health Underwriters does not receive any revenue from the advertising herein. The presence of such advertising does not endorse, or imply endorsement of, any products or services by the National Association of Health Underwriters.

This complimentary copy of NAHU Newswire was sent to kim@neebco.com as part of your NAHU membership. View Custom Briefings' [privacy policy](#).

Neither Custom Briefings nor the National Association of Health Underwriters is liable for the use of or reliance on any information contained in this briefing.

For information about other member benefits, please contact NAHU Member Service Center at 703-276-0220 or membership@nahu.org.

National Association of Health Underwriters | 2000 N. 14th Street Suite 450 | Arlington, VA 22201

Copyright © 2009 by Custom Briefings | 11190 Sunrise Valley Drive, Suite 130 | Reston, VA 20191