

## Health care reform misses rural America

By Alicia Dill, Iowa Farmer Today

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CHELSEA -- At 65, Gary Lamb has Medicare and Medicaid to rely on for health insurance.

Prior to that, however, Lamb says it was often difficult to find affordable insurance.

"Since 2000, some people's insurance premiums have gone up to close to 90 percent. If that goes on, in the 2016 the average family will spend \$21,000 on health care."

"The farmers and small business owners can't afford that," he says. "If there is no reform in the health-care system, uninsured people will double or even triple in number."

As policymakers in Washington debate the nation's health care system, many Iowa farmers remain uninsured, underinsured or burdened by high medical debt.

While the politics of a solution may be different, farm leaders and activist groups are continuing to look for a solution.

The Access Project released information during a recent news conference which examined the problem of uninsured farmers and ranchers.

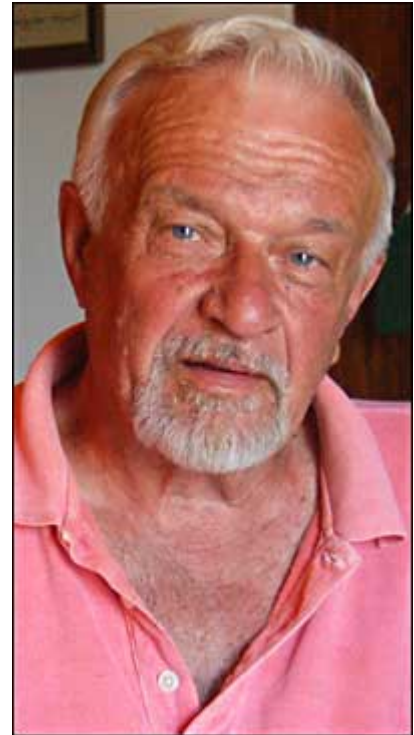
"Those most reliant on income derived from the family farm or ranch are least likely to be able to afford private health insurance," Carol Pryor, lead author of the report and policy director at The Access Project, said in a news release,

The Access Project, according to its website, has served as a resource center for local communities working to improve health and healthcare access since 1998.

According to the report, which included data collected from 2,000 farmer and ranch operators from seven states, including Iowa, 1 in 10 were uninsured or had an uninsured family member sometime during the year.

This group likely spent more than 10 percent of its income on health care.

"The current health care reform debate is focused in large measure on strengthening



**Gary Lamb, a Central Iowa farmer, says competition is needed in the health insurance industry. IFT photo by Alicia Dill**

the current employer based health insurance system," Jon Bailey, director of rural research and analysis at the Center for Rural Affairs in Lyons, Neb., said in a news conference.

"But, a system that relies on private employer-based insurance does not provide effective alternatives for many rural uninsured who are more likely to be self employed."

Bailey noted, "The cost of health insurance prevents rural farmers and ranchers, small businesses and entrepreneurs from expanding their businesses and creating jobs.

"The cost and inadequacy of health insurance is killing the entrepreneurial dreams and opportunities needed to reinvigorate much of rural America."

Speaking at the news conference, dairy farmer Bill Cok of Bozeman, Mont., said four months after dropping his insurance he was mauled by a bull and ended up with a \$20,000 hospital bill.

He paid the bill with a credit card so he could get a 20 percent discount.

Three years later, Cok has paid 50 percent of the bill and has switched the balance to different cards twice to take advantage of zero percent financing, which he able to obtain because of his good credit.

"The threat hanging over my head is that, if I miss one payment, then the percent of interest goes up to 32 percent.

"So, as soon as we get the bill, a check goes out in the mail the next day," he said.

After the accident, the Cok family managed to buy insurance but is paying \$1,200 a month for an insurance policy with a \$5,000 deductible.

However, it does not cover anything related to the mauling injury in his shoulder. Cok's three children are adults and are currently not insured.

Lamb, who has farmed near Chelsea for more than 50 years, has also served in many government roles, including ag liaison for U.S Sen. Tom Harkin, D-Iowa.

He says before he reached age 65 it was difficult finding a big enough insurance pool to control the cost.

The Central Iowa farmer sees the need for competition in the health-insurance sector.

"If our elected officials have (insurance), why is it so bad for everyone else to have it," he said.

Chris Petersen, Iowa Farmers Union president, is familiar with the problems of private insurance costs and the risks of being uninsured.

The Clear Lake farmer said he went without health insurance earlier on in his life and

now is insured in the state high-risk pool, HIPIOWA, the only option he has available to him with a pre-existing condition.

Petersen traveled to Washington D.C. along with three other Iowans from the Main Street Alliance in the Iowa Citizen Action Network to discuss the need for a public-option plan.

While there was little rest during the trip, Petersen said there is a need for public opinion and support for reform.

"There needs to be major change and what I am hearing without the public option, they are going to need fair enough opportunities, the non-insured and the underinsured and the pre-existing condition folks to get adequate insurance."

During his trip, Petersen says there was a diverse group of people coming together for the debate in Washington, including members of the younger generation, something he has not seen since he was a teenager in the 1960s.

"We are on to something here," he says. "I am the last one to say it's going to happen, but there is a good chance we are going to get some good legislation out of this."