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Cancer took woman's husband and ranch

By Jennifer Bremer

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For Pat DeJong, life on her family's northwest Montana ranch was wonderful--a great place to raise a family and a great place to enjoy life--but when medical bills piled up, the ranch had to be sold.

DeJong's late husband, Dan, was diagnosed with Hodgkin's lymphoma in 2000. After five years of medical debt, they had to make the heartbreaking decision to sell their family's fourth generation ranch. Because of the high cost of health insurance, they had none.

"Dan was very ill when we left the ranch in 2005. It was an extremely difficult decision for us," she said.

Dan died in 2006 with all of his medical bills paid but no land to pass on to his family.

"We couldn't afford health insurance, so we decided to live a healthy lifestyle instead, in hopes that would be enough to keep us healthy," she said.

Unfortunately, that was not enough for them and poor health tore down her husband's spirit and hers, also. Now, three years later, his spirit still lives within her and she wants to prevent this story from repeating itself.

This story is not uncommon, however. Farm and ranch families all across the country have continual problems with finding affordable health insurance. With health care on the forefront of discussion in Congress, farmers and ranchers want to be heard, as well.

Medical debt not uncommon

Jon Bailey, rural research and analysis director for the Center of Rural Affairs in Lyons, Neb., said there is evidence the current rural health care system does not work and stories like DeJong's are not uncommon.

"Employer-based insurance does not help farmers and ranchers," he said. "The cost of health insurance for farmers, ranchers and rural entrepreneurs is so high that it keeps them from expanding their businesses.

"These people end up using savings, retirement, and college funds to pay medical bills, which eventually puts them into further debt."

According to information on the Center's website, rural Americans are older and have lower incomes compared to the rest of the nation. The median age of rural Americans is 40, compared to 36 for urban residents. Median household income of rural residents is only 77 percent of non-rural households. This demonstrates greater need in rural communities, and confirms why rural residents are more dependent on public forms of health insurance and health care.

Study results

Results from research performed by the Access Project--a group which was founded in 1998 and is a resource center for local communities working to improve health and healthcare access--shows that medical debt plagues nearly 20 percent of farmers and ranchers.

Carol Pryor, senior analyst for the Access Project and co-author of the report, said these figures were compiled from a 2007 survey involving more than 2,000 family farmers and ranchers in seven Midwest and Great Plains states.

"In our survey of farm and ranch operators, the vast majority of respondents--90 percent--reported that they and all of their family members had been continuously insured in the previous year. This rate was much higher than the 72 percent of adults nationally who reported that they were insured all year," she said.

Pryor said even those with insurance had medical debt. One in four of the respondents to the survey reported that health care expenses had contributed to their financial problems and 18 percent had outstanding debt resulting from medical bills.

"Along with those with lower and moderate incomes and the uninsured, farmers and ranchers with children and those in poorer health are at increased risk of having medical debt," she said.

"The consequences of the debt for farmers and ranchers are similar to those for the population generally--reduced access to care, and financial problems such as having to use up savings, take out loans, or increase credit card debt in order to pay for care," she added.

The report's findings indicated that health care system reforms that only protect people from catastrophic debt are not sufficient, as people need protected from lower levels of debt, as well. The study showed 60 percent of people with debt owed less than \$2,000.

Those who had medical debt were also less likely to seek needed care, as they didn't want to add to the medical debt they already had, she said.

"Many of the comments from those in the survey included: they had to get off-farm jobs that were sometimes low-paying, just to get the health insurance benefits. Or they had to sell livestock to pay bills. Both led to a cut in agriculture income," said Pryor.

Reform cannot wait

DeJong is also a home care provider in her northwest Montana town of Libby.

"I provide for the most vulnerable citizens in my community. But every American without insurance is vulnerable to exorbitant costs," she said.

DeJong knows there are Americans like her in every state, every congressional district, every big city, and every small town. Those people are counting on elected officials to pass comprehensive reform legislation that makes quality, affordable health care accessible to all Americans.

"At a time when health care costs are crushing small businesses and dragging down our rural economies, hard-working Americans cannot afford to wait any longer," she said.

This summer, she spent two months in Washington, D.C. talking with senators from across the nation about the need for affordable, high-quality health care for farmers and ranchers.

"We loved that ranch and raising our children out there. They have grown into successful people because of that ranch and understanding work ethic and how to treat others," said DeJong. "I don't want to see any other farm and ranch families forced off of land that they love because they cannot afford health insurance."

In a letter to House Speaker Nancy Pelosi and Majority Leader Steny Hoyer dated Nov. 6, the National Farmers Union showed its support of health care legislation.

NFU President Roger Johnson said the Affordable Health Care for America Act (H.R. 3962) includes provisions that would control health care costs for the self-employed farmers, ranchers and small businesses that dominate rural economies.

"The bill's public health insurance option will not only dramatically increase the availability of health care to producers, but provide competition in underpopulated areas that have been historically dominated by a few private insurers," Johnson said.

Different approach needed

Patricia Wolff, director of public policy for the American Farm Bureau Federation said they would like to see the health care reform take a different approach than it currently has taken.

In a letter to the U.S. House of Representatives dated Nov. 3, AFBF President Bob Stallman said, "Farm Bureau supports efforts to improve health care delivery and reduce health care costs through competition. While H.R. 3962, does take steps to increase competition through the creation of a market-based exchange and to improve health care delivery, it is not a bill that Farm Bureau can support."

The letter continues to say AFBF does not support the bill because it does not take into account seasonal workers, which are common to the agriculture industry. They are opposed to an employer mandate and view an eight percent payroll tax imposed for non-coverage as excessive and as burdensome.

Farm Bureau believes that health care is primarily the responsibility of individuals and they are opposed to provisions in the bill that mandate individual coverage. Most farmers and ranchers are self-employed and would already cover themselves if they can afford it.

"As Congress moves forward with health care reform legislation, it must ensure that farm and ranch businesses that employ others are not burdened with costs they cannot afford," said Wolff. "It is important for Congress to address the disparities that exist between rural and non-rural communities. Legislation should address the critical shortage of qualified health care professionals and health care facilities in rural areas."

She said AFBF supports competition in the marketplace as a way to reduce health insurance costs and believes an exchange where individuals and small businesses can easily compare coverage and price will produce positive changes in the marketplace.

"We oppose a public option and instead support voluntary regional health insurance cooperatives, subject to state regulation, to give individuals and small business leverage in the marketplace," Wolff concluded.

Agriculture organizations have long called for a comprehensive, meaningful health care reform bill that provides universal, affordable and accessible coverage for all Americans, regardless of health status, employment or financial situation.

"Reform would be meaningless if working people can't afford to purchase coverage or can't afford to get the health care they need once covered. For rural America, health care reform cannot wait," concluded DeJong.

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