

PERSPECTIVES



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YOUR LETTERS

Let's pass on public plan

I agree with many of the health care reform ideas that President Obama presented on Sept. 9 to the joint session of Congress. Reining in health care costs so that more North Carolinians can afford health insurance needs to be the focus of any comprehensive reform.

Everyone should support President Obama's proposal to eliminate pre-existing condition exclusions when all individuals are required to have insurance and also his proposal to provide subsidies for low-income individuals and small business owners who cannot afford to offer health insurance to their employees. These market-driven approaches will go a long way in controlling costs and improving access to the health care system.

I was also encouraged to hear the president's remarks on the need for meaningful medical malpractice reform. It has been estimated by the Department of Human Services that eliminating the practice of "defensive medicine" could save the health care system \$500 billion.

But I still strongly disagree about the need for a new government-run public plan. I am glad to hear the president's willingness to compromise on this issue.

The pattern of systematically underpaying doctors and hospitals through our current government-run plans has raised the average family's private insurance premium by \$1,800 a year and a new public program will only exacerbate this problem.

M. Hughes Waren Jr., Wilmington

Editor's note: The writer is president of the N.C. Association of Health Underwriters.

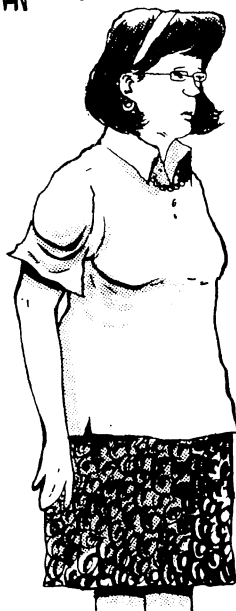
Compromise a necessary tool

I am a 69-year-old citizen of this country, and I am frightened by what I see happening to our nation.

We have a two-party system that worked well for the better part of the country's existence. ... Neither party expected nor received complete support from the other on most issues, and compromise won the day. In the end, needed legislation was passed, the government functioned adequately, and we were the envy of every nation in the free world.

We are now in a period where one party has decided it doesn't want to compromise on any-

SEEMAN The Star-Ledger



"I'M CONFLICTED OVER CHANGING THE MISSILE SHIELD. IT SOUNDS LIKE A DECENT IDEA, BUT ANYTHING THAT MAKES PUTIN THIS HAPPY CAN'T BE GOOD."

As we all know, these workers are already receiving care in our emergency rooms.

I hope that no one among us would want to deny another human being help. We live in a country that has been so great in helping those in need.

The reasons that undocumented workers are here can be found in the chicken/poultry factories, in the agriculture fields, and in the construction industry. I think Congress should propose a tax on those industries to cover the cost of the undocumented workers' treatment.

These industries are able to increase their profits at the expense of taxpayers who provide the health insurance of their workers. In this case these corporate citizens seem to love the single-payer system of hospitals paying the cost for their bottom line.

Ed Tilley, Wilmington

Congress should opt in, too

With all the hype and misinformation on the street about our national health care reform, I know of only one way to make it simple, do-

Interest rates on seniors' hard-earned money are laughable. At the current average of 1.5 percent, a million dollars yields \$10,500 a year. Throw in \$1,000 a month social security and you get all the way up to \$22,500. Can you live on that?

Last April, withholding taxes were decreased in order to generate more take-home pay so people could spend more. Recently the government discovered that tax tables didn't work for pensions. A new tax table resulted. Withholding taxes on pensions have increased.

I don't understand why folks, especially senior citizens, aren't out there screaming! Fellow "boomers", where are you?

As more and more people outlive their assets, where will they go? Low-income housing? Not in Wilmington. Nursing homes?

Who will pay for them? The same government who has bailed out banks and car makers? Don't hold your breath.

Kathy Anderson, Wilmington

Tort-reform option: loser pays

With all the talk about tort reform being