

Insurance companies fighting needs of small businesses

Here's a nasty little fact: nearly 63 million Americans, almost one-quarter of the population, have no health insurance.

Business groups, with the backing of President George Bush, are trying to change that, but they have run into a brick wall in the Senate. An unholy coalition of Democrats and big-money insurance companies are blocking a bill to allow national associations to sponsor health insurance plans.

Why? Well, the insurance companies stand to lose a lot of money, because the national plans would likely force premiums down and take business away from traditional, state-by-state plans.

Big among the opponents are "the Blues," state and regional Blue Cross-Blue Shield plans which once were nonprofits, but increasingly have been bought up by profit-making insurance firms.

It's easy to see why these companies want to keep some of this business. But it's criminal that they stand in the way of millions of Americans getting reasonably priced insurance.

Everyone knows what's happened to health care costs and health insurance costs over the last decade. Increases of 25 percent in a year have not been uncommon, especially from the Blues.

Today, if you work for a national corporation like General Motors, or belong to a national union with its own health insurance plan, your insurance is covered by federal law and regulated by the U.S. Department of Labor.

The Blues and other insurance companies are regulated by state insurance commissioners and state legislators, which have saddled them with lots of expensive mandates, or coverage requirements. Because each state is different, that drives premiums up.

National plans have to meet federal requirements, and since they have only one set of rules, they tend to be less expensive. With national buying power, association plans would make insurance affordable for members of groups ranging from the National Federation of Independent Businesses and the U.S. Chamber of Commerce to the National Newspaper Association, all of which have supported this cause.

Opponents say they fear bypassing the state would weaken coverage, but of half those 63 million people live in families supported by someone who works for a small businessmen. They probably aren't too worried about that.

Both small business owners and employees have felt the pinch of higher medical premiums. The proportion of businesses offering insurance has dropped in recent years from 65 percent to around 61, and many employees of firms that have insurance can no longer afford to buy it.

Public employers often pay for full coverage for employees, and can raise taxes when premiums go up, but small businesses just can't work that way.

It's a shame to see the Democrats — and Kansas' Rep. Dennis Moore is one of them — blocking a bill which could help millions of families in this health-care crisis.

Campaign contributions, of course, explain some of the opposition. So does the fact that the president is for the bill. But it's the American people who are losing this battle. — *Steve Haynes*

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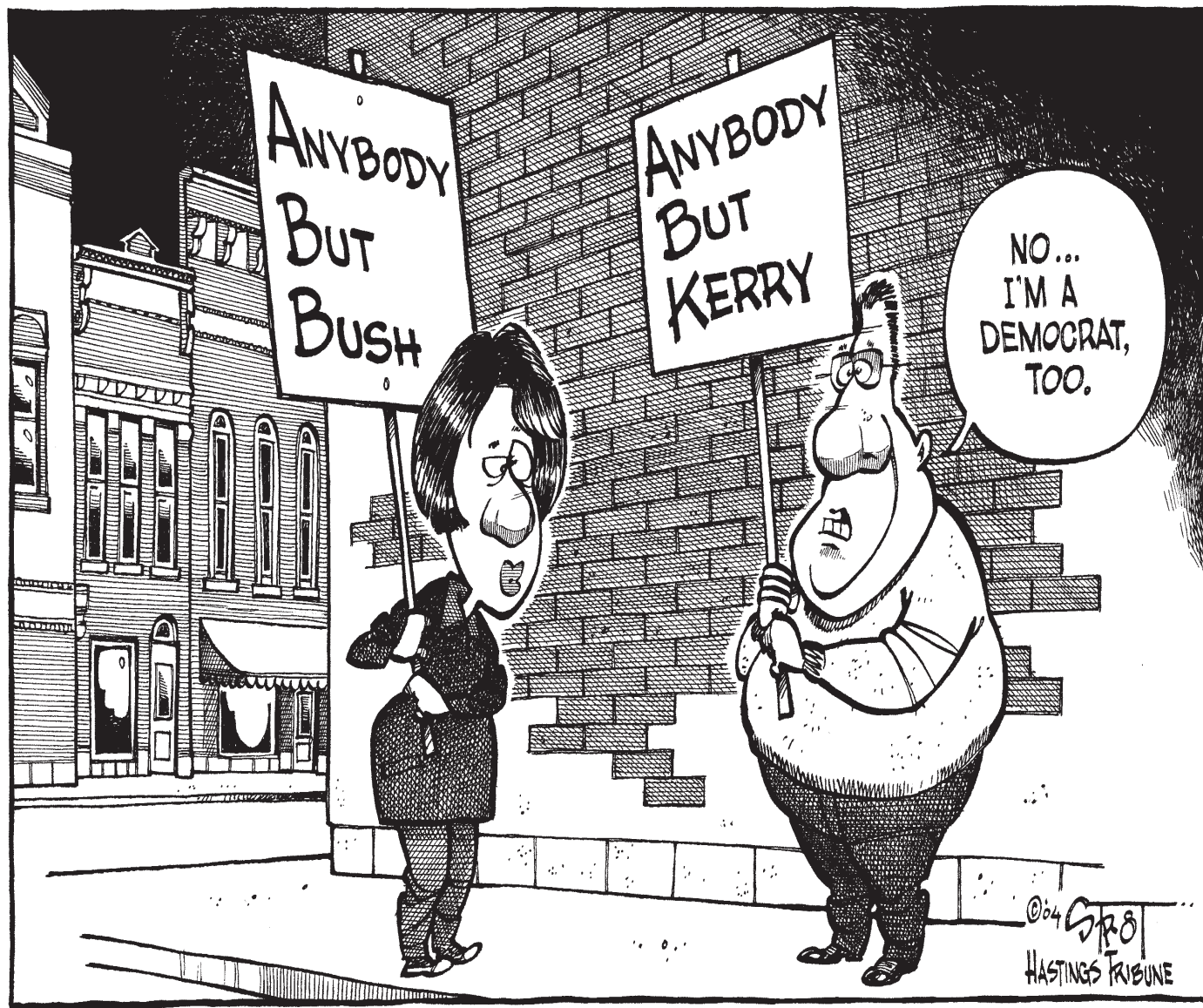
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Daughter finally getting her degree

This is going to be an exciting week. Twenty years ago, I told my oldest daughter I would be there when she graduated from college. Well, it is finally happening. Halley will walk across that stage Saturday to pick up her hard-earned sheepskin. And I'm going to be there.

There probably isn't a worse time to be short-staffed at a newspaper than the month of May. High school graduations and alumni banquets alone make for an incredibly busy time, not to mention the usual news, board meetings, club meetings, engagements, weddings and funerals. So I know that I'm imposing terribly on the good nature of my co-workers by being gone.

On the other hand, when you begin to think you're indispensable, just pull your finger out of a glass of water and see how long it takes the hole to fill up.

Halley wishes I wouldn't make a big deal about her graduation. "It's kind of embarrassing," she says, "to be 36 years old and

Out Back Carolyn Plotts



just graduating from college." In my best Yiddish accent I said, "Listen to your mother. There are lots of 35- and 40-year-olds who wish they had stuck with it and were graduating from college." I should know. I'm one of those college dropouts.

It's true. The sun is going to come up tomorrow, regardless, whether you're ready for it or not. So if you are trying to make a long-term decision, remember this: in five years (or twenty years) you'll still be just as old as you would be whether or not you go to school, go to work, go overseas, whatever.

Maybe Halley took the long way around.

But, my goodness, what a ride she has had. She's lived in Oklahoma, Texas and Maryland. That doesn't count her time in the U.S. Army and being stationed in Germany, where she got to see lots of Europe. She has had diverse jobs, like working at a convenience store, managing a car wash, being a security officer for IBM and a diesel mechanic in the Army, and now she works at the White House. How cool is that?

I warned my kids to be careful. I might try to live vicariously through them. Truth is, I couldn't do half the things my kids do. Our kids are so talented, so confident, so smart.

Kara is flying in from Dallas for the graduation and a couple of Halley's friends from Austin are coming, too. It's a good thing I'm planning to take some meat from the freezer along. Looks like I may be cooking for quite a crew while I'm there.

I wonder if T-bones and ground round are against airport security rules?

LETTERS TO THE EDITOR:

Hill City reader disagrees with pro-Bush editorial

To the Editor:

Upon reading your opinion in the May 5 paper, I find myself and others very angry—mad about your statement, "You can vote for Bush or vote in effect for bin Laden". I find this very disgusting coming from anyone, let alone from an official newspaper.

I believe you have insulted many good people just because they may not believe the way you do. Calling people terrorists because they don't believe the same as you is about as low as a person can get.

About 30-some years ago the Norton paper came out with headlines such as, "The educated will vote for Nixon". I don't need to tell you what "the educated" got. I canceled my subscription then and

didn't renew until about 2 years ago, thinking maybe the paper had changed its tone.

The last time I checked, "911" happened on President Bush's watch. Now, I don't put all the blame on him. Maybe a little. Maybe a little on Clinton. But nevertheless, it did happen on Bush's watch. That much we know.

I feel like you owe a lot of good people an apology for the kind of statement you made.

I am a Democrat. I usually vote Democrat, but not always. I voted 3 or 4 times for Senator Dole. I also voted twice for President Reagan. I did not vote for Bush, and will not this time. It is not that I am sold on Kerry, it is because I am not sold

on Bush.

Now I believe you have the right to your beliefs, just as I do to mine. I don't believe it is right for you to belittle people in your paper for not believing the same as you.

I feel like you should have a retraction and an apology in your paper before the end of this month. If not you can rest assured I will not renew my subscription and I am sure there will be others that feel the same way.

I know this handwriting is bad but I am 68 years old and I have COPD (cardiopulmonary disease).

I have enjoyed your paper very much up until now.

Dale Leidig
Hill City

Area democrat attends state convention in Topeka

To the Editor:

On Saturday, April 24, I drove to Topeka to attend the state Democratic Convention. It was raining when I left Norcat and rained all the way to Topeka, a most welcome rain. The convention met at the Topeka YMCA from 2 p.m. to 6 p.m. Kansas will send 41 delegates to the national convention in Boston. Most delegates were chosen at Congressional district caucuses. Several state party leaders were designated as members of the delegation. We chose seven delegates and several alternates at the state convention.

State delegates were seated by congressional districts and the big first district had the largest delegation. Tim Petersen, district chairman, was very organized and as a result, 5 of the 7 delegates chosen were from the first district. Because several slots were reserved for special groups such as Hispanics, Blacks, disabled, gays, veterans, etc., individuals made a point of identifying with a particular group. I doubt if I've ever met so many openly gay

people in my life; but I guess that's part of the "Democratic experience".

This was the second state party convention I've attended. The other was the Republican Party state convention in 1964. I was a college student at the time and attended as an observer, as part of assigned class work.

I couldn't help but compare the two conventions. The one in 1964 was held in Topeka Municipal Auditorium and had large numbers of observers and press coverage.

Our 2004 convention had 140 delegates, about 50 observers and very little media.

The 1964 convention was hotly contested between the followers of Barry Goldwater and GOP moderates led by Governor John Anderson. Conservatives from the northwestern sixth district, organized by Judge Marvin Meyer, one of the sharpest political leaders to come from Decatur County, were able to give the Goldwater conservatives control of the

convention. They secured a majority of the delegates to the national convention and then imposed a unity rule requiring all votes to be cast as a unit. This gave all the Kansas vote to Barry Goldwater.

The 2004 Democratic Convention had no real contests. Candidates for national delegate outdid themselves to prove who had been for Kerry the longest or had the best Kerry connections.

I was pleased to be part of the process and hope people don't get too tired of the campaigns by November. We did pick a number of young delegates who I hope will return full of fresh energy.

Bob Strevey
Norcat

