

Medicare will cost Kansans

Leaders in Topeka are considering whether to expand the Kansas' Medicaid program now that the Affordable Care Act has been ruled at least partly constitutional by the U.S. Supreme Court.

In doing so, they are presented with cost estimates from sources across the state and the country. Kansas Policy Institute's estimate from 2011 said that the "Mandate Effect" of the law would cost the state \$4.1 billion over 10 years, while an expansion of Medicaid eligibility would cost an additional \$625 million. That analysis was written before Medicaid expansion was a choice and a continuation of that analysis was released today by the same author at the institute.

Dr. Jagadeesh Gokhale, a sitting member of the Social Security Advisory Board and a former senior economist at the Federal Reserve Bank of Cleveland, disaggregates his earlier analysis in today's "Should Kansas Expand Medicaid Under the Affordable Care Act?"

"Our projections of Kansas' Medicaid cost growth under the ACA suggests that other entities' cost estimates are implausibly low," Gokhale writes. "The ACA is very likely to increase health care costs and health insurance premiums. At best, it will push state health spending to unsustainable levels. At worst, it could cause total chaos because, knowing that they cannot be denied coverage despite preexisting conditions, people could very likely choose to pay the ACA's "tax" instead of sky-high health insurance premiums – until they actually need insurance and health care services."

Gokhale's analysis is within the range of other estimates for the number of enrollees poised to join the Kansas Medicaid rolls for both the Mandate Effect and the Expansion Effect. The Mandate Effect would account for those individuals currently eligible for Medicaid who could be compelled to join the program under the ACA's individual mandate. KPI's Mandate Effect projection was 102,000 Kansans, well within that 30,000-162,000 range set by two separate studies from the Kansas Health Institute. The Expansion Effect projection from KPI is 130,000 (in 2023) new enrollees and falls between other projections of 100,000 (Kansas Health Institute) and 200,000 (Center for Budget and Policy Priorities).

Where KPI's estimate does differ is in the costs associated with these new enrollees. Gokhale identified 45 different enrollee categories, per gender, and utilized historical trends to determine the different costs associated with each different enrollee category (a sample of these categories is here). These cost projections were then appropriately weighted by the trend-determined shares of future enrollees by demographic (gender/age/income/health) type. This stands in contrast to other studies done that utilize a global per-person cost estimate that is either kept constant or increased at a fixed, relatively low growth rate.

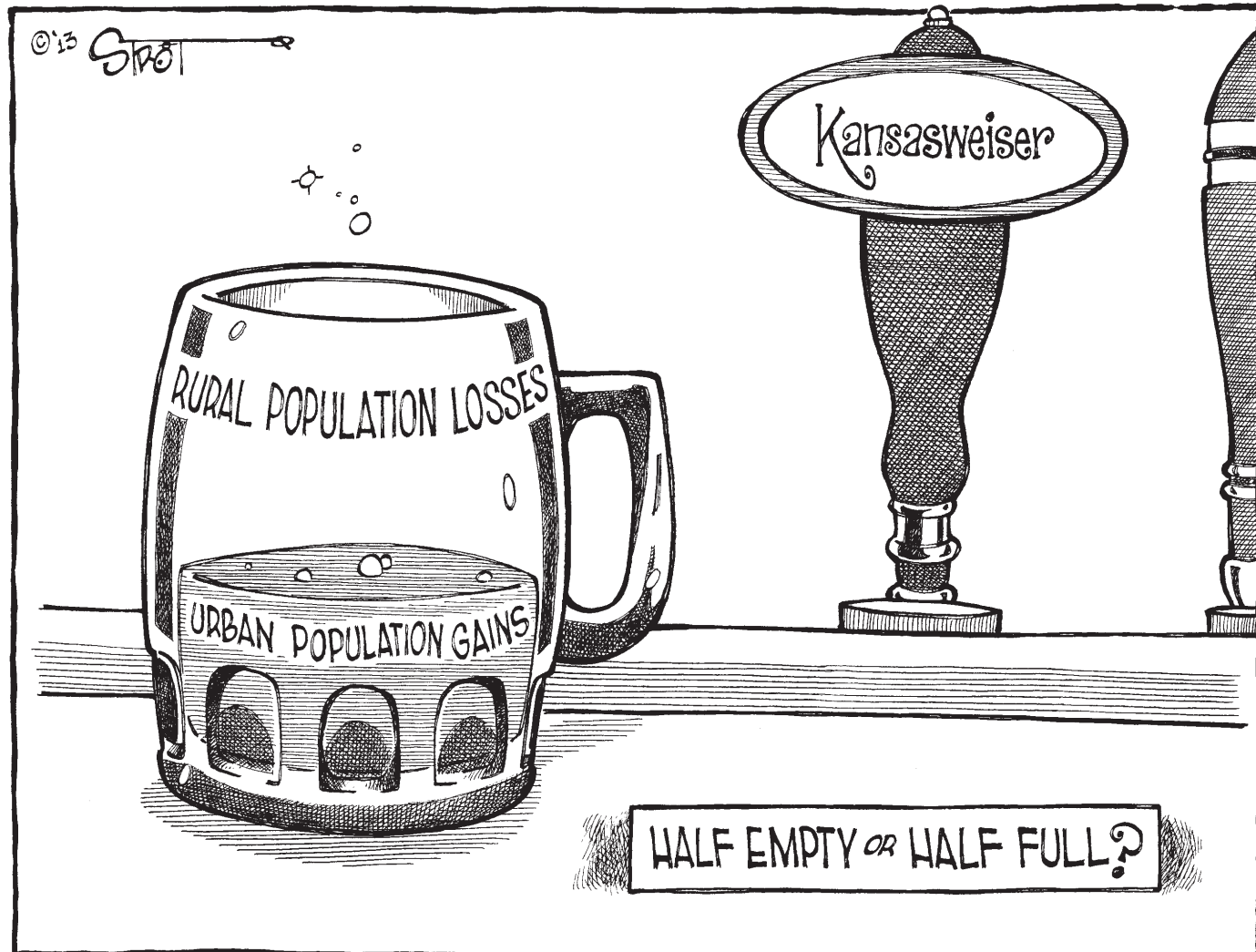
Gokhale writes in the brief, "(The study's) key advantages are, first, the implicit assumption that the same forces that escalated (or reduced) costs per person for particular categories of enrollees in the past would continue to influence cost growth in the future. Second, those cost rates per enrollee are appropriately weighted by the trend-determined shares of future enrollees by demographic (gender/age/income/health) type."

Institute President Dave Trabert said, "If Kansas chooses to spend \$625 million on Medicaid expansion, on top of the \$4.1 billion we're projected to spend under the ACA, we have to ask where that money is going to come from? And what happens when the federal government finally admits it has to cut spending and can't afford to cover most of the cost?"

"Medicaid's share of general funding revenue increased from 3.7 percent to 17.8 percent between 1998 and 2012 and will reach 31 percent by 2023 with the implementation of ObamaCare and Medicaid expansion. The crowd-out effect that has already occurred on education and other services will only get much worse unless other steps are taken.

"Kansas needs health-care reform, but the answer is less, not more government intervention. Health care can be made more affordable and accessible by removing restrictions on group formation allowing people to purchase the coverage they want instead of mandate-heavy policies, allowing insurance to be purchased across state lines and other consumer-focused reforms."

The Kansas Policy Institute. To contact Kansas Policy Institute, call James Franko at (316) 634-0218.



Qualities one looks for in a mayor

My mother said her father asked only two things of her before he died. One was to remain in Eastern Star and the other was to always vote.

Local elections will soon be upon us and some positions actually have more than one candidate. Three men are vying for the position of mayor, incumbent David Corns, Craig Knapp and Len Coody. It is a positive sign for a community when there are people who want to take part in the city government.

The mayor is responsible for conducting city council meetings and votes only when a vote is needed to break a tie. Mayor Corns was called upon last year to do this regarding the swimming pool project. I mention this because it does exhibit a belief by Mayor Corns for Norton to be seen as a family friendly community.

I have given much thought to my choice for mayor. We have three uniquely different candidates. We may like the candidate, but not necessarily like him as a mayor. We may like his family, but

Phase II Mary Kay Woodyard



Are they positive in their outlook for Norton? Not just during the campaign, but in their everyday life. Have their past actions indicated a willingness to listen and work with all members of the community?

4. Is their interest in being the mayor or being interested in Norton?

Our City Council and Mayor direct the business of our community. We are embarking on a new chapter of our growth. One path already determined by the popular vote of Norton residents is to build a new pool. I was told a newly relocated business man said he moved his business to Norton because the surrounding towns are dying, but Norton is going strong. And I agree, it is. We have been fortunate to have a mayor who listens to the people, who isn't intimidated by those who only have two letter words in their vocabulary and someone who trusts the people of Norton to know the direction we need to go. They say change is good, but choice is better. Get out and vote! Mail to: mkwoodyard@ruraltel.net

are unsure of his qualifications. There are certain questions to ask ourselves as we consider our vote for this position.

1. Is the candidate honest? In the past, have they exhibited qualities that allow us to trust their decisions? Have their business dealings been conducted with integrity? Have they dealt with others fairly? Have they ever compromised their integrity and the good faith of others to advance their own agenda?

2. Have they exhibited an interest in our community through their active involvement in community affairs/events? Are they involved in community projects? Do they attend community functions?

3. Do they work well with others?

Marriage just isn't what it used to be

A friend tells me of a study indicating in places where gay marriage is legalized heterosexual marriage declines.

I took the bait. Declines? How would we know? Heterosexual marriage has been declining for 60 years.

In 2006, I clipped David Water's "Faith Matters" column from the Salina Journal. He says "the percentage of men and women who get married every year is as low as it has ever been in this country."

"More than half all African-American children are living in single-parent homes. Fifty years ago, the figure was 22 percent."

"One in five white children are living in single-parent homes. That figure has tripled in the past 50 years."

"One in three children in America are born to unwed mothers."

Waters suggests if politicians are "serious about protecting the institution of marriage, they should start by figuring out a way to stop straight people from having children out of wedlock."

A lady in her 70's, told me of her 40ish never married daughter's decision to move in with her boyfriend with a shrug. "Marriage just isn't what it used to be."

I came to that conclusion long ago! In fact, I've come so far in my idea of marriage; I wonder why government is involved in defining it.

It's a matter of faith to me. I believe in the Biblical form of marriage. One man, one woman, till death do us part. I believe in sexual purity and fidelity. I believe divorce is incompatible with

This Too Shall Pass Nancy Hagman



Why should people receive benefits like social security based on a spouse's earnings?

Single people can specify who is given access to their health information and who is to make decisions about prolonging life if they cannot. You don't have to be married to do so.

You can name anyone to be the beneficiary of your estate or insurance policies. You don't have to be married to pass on assets.

I'm happy for anyone who chooses to marry: Marry in the old-fashioned "for better, for worse; for richer, for poorer; in sickness and in health; 'till death do us part" fashion.

In an ideal world every couple would stay true to that vow. I cannot and do not want to know why so many do not. It's not my business. It's not up to me to decide who is right or wrong.

I've been married almost 42 years; most of the time I think of my marriage as a success. I think successful marriages are those where couples are selfish in the respect that they always put the marriage first. Rather than worry about who is marrying whom or what others think, it is important always be true to the partner you chose.

It will not strengthen or weaken any heterosexual marriage if homosexuals are allowed to marry. The commitment of the spouses to each other determines the strength and success of that union and that family not the law of the land or the stance of a church.

Biblical teachings.

I believe we all fall into sin, that God sits judgment and (as we pray in our church nearly every Sunday), "If You, O Lord, kept a record of sins, who would stand?"

How does allowing gay marriage make a mockery of marriage any more than churches have already done? Are there any denominations that do not marry couples who have been cohabitating? Who do not marry couples where one or both was divorced? Who do not marry couples with a child born out of wedlock?

You could argue, in these instances, the church decided not to judge; keep a record. Further, no one but the couple, the minister and God knows what steps have been taken towards attaining a state of grace.

Homosexuals are not repenting. They are asking churches to bless their "sin". Though personally I do not see homosexuality as a sin I'll concede the point for those that do. I'm all for allowing churches to define marriage however they want.

But why does government need to define it? Why should the tax code be different for people who are married?



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