THE OBERLIN HERALD — **Opinion Page**

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County right to seek bids closer to home for vehicle

would allow them to buy from some Internet listing in Illinois.

It's true that we live in an increasingly glodon't make our living in Illinois — or Washington, or India.

Buying in the county is not an issue, unless the sheriff can get by with a used vehicle. Other county departments have done that, but law enforcement does put a lot of stress on a car.

It's been years now since the county had a new-car dealer. Still, the dealers in surrounding counties contribute measurably more to our economy than does one in Illinois.

The price of around \$22,000, plus \$350 for delivery, sounds good. But the money will be gone from the High Plains economy, and an out-of-state dealer won't be available for warranty service. That dealer doesn't hire anyone out here, pay taxes out here or buy parts out here.

Our economy out here is bad enough as is. If we want to make it worse, then by all means, we need to buy stuff somewhere else.

Even if it turns out that state law does not

dates day:

ones I haven't met

"left" wing.

Decatur County commissioners are right to restrict the purchase to a Kansas-licensed look for "local" bids for a truck for the sheriff's dealer, we would not favor buying a truck from office, even if it turns out that Kansas law Illinois. The county should consider bids from Nebraska or Colby first.

Commissioners also might suggest that the sheriff consider a smaller vehicle than the Ford bal economy, but it's also true that most of us Expedition, Chevy Tahoe or Dodge Durango they have been looking at. Many departments operate with smaller, less expensive Ford Explorers, Chevy Blazers or four-door pickups.

> Whatever commissioners come up with, they probably do need to buy a vehicle for the sheriff sometime. Patrolling is hard on a vehicle, but when there is an emergency, everyone wants the sheriff there right away.

Lives depend on it.

Over the last 10 years, no government outfit has been more frugal than the county commissioners. They squeeze every penny, and they've held taxes down to the minimum.

They have been, and continue to be, good stewards of our tax money. But if they pay a little more for a truck because it helps our regional economy, we'll buy that.

We're all in the same little boat out here, and we need to bail together.

— Steve Haynes.

004 5R8 TOPEKA CAPITAL- JOURNAL 'IRAQ REHEADING"

Oh, sure, she likes to exercise

I've got to admit, I'm not big on exercise.

I think going to the gym is a waste of time and money. If a person needs exercise, they should just walk to the gym and back. They'd have gotten plenty of exercise and saved the cost of membership.

My daughters have not bought into this idea.

Actually, I understand that concept. I use it myself. I buy tickets in advance to things I want to see or do so that when I get busy, I know I'll take the time to go to whatever it is. I'm too cheap to let the pre-paid tick-

But, back to exercise.

I hate to exercise. I don't like sore muscles.

I don't like to be sweaty and

smelly. I don't like to be hot and tired. However, I exercise most dayssometimes I go kicking and screaming - because Steve does.

We started walking a few minutes a day about 20 years ago. Gradually, Steve increased these walks from 10 to 15 minutes two times a week, then three times a week. Soon it was 20 minutes uphill three times a week, then 30 minutes.

Schedules change, workloads

Blue Cross not only opponent

go for 30 minutes four or five days

In the spring and fall, we go out in the country and enjoy the beau-

In the winter, we walk around

town a lot because we don't want to

get caught out on country roads in a

In the summer, we walk around

town if we are going out after dark

and in the country if it is still day-

If it looks like a storm is coming,

we try to stay close to home so that

we won't be too drenched if it

along after dark when the wind came

up. Now, it had been a hot, humid

walk and a nice breeze would have

The other day, we were walking

a week and an hour on weekends.

ties of nature.

storm.

light.

catches us.

been welcome.

To the Editor:

I read with interest your recent editorial entitled "Insurance companies block health care benefits."

Letter to the Editor

breeze. This was the gusty front of a thunderstorm, and we were walking on a gravel road.

By Cynthia Haynes

chaynes@nwkansas.com

Open Season

It was like we were being sandpapered without the paper. Now I know how a window feels when someone throws small rocks at it.

To add to my worries, there were trees on both sides of the road and the gusts were making them bend and sway. Rustling leaves can be very loud in the middle of the night on the edge of a storm.

Just as I was worrying about falling branches, a big one swept past me. It was on the ground moving, but my mind was able to come up with trees falling on us and limbs coming down to bash our heads.

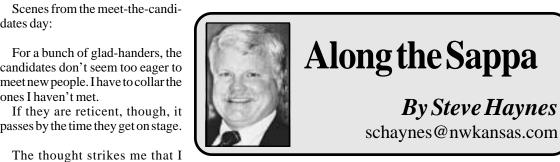
We got back home a bit faster than usual because of the storm. Our speed was one part fear, one part caution and one part wind at our backs.

Despite the scary night walk and a day's work of mowing and weeding, Steve is ready for another walk.

I think I'll buy him a ticket to the This, however, was not a nice nearest gym.

might be able to make some observation that would make every can-Senate — pointed out that they didate cringe. That should be popuvoted for a House plan that would have added nearly \$200 per student Norton's Doug Sebelius came to school districts' spending base. hook. He made it clear that he wasn't across as the most liberal of the lot. That would produce nearly That's no surprise. He's always \$100,000 a year in Oberlin. been seen as a member of the GOP's

ing" the state income tax from the



Candidates show their stands

Ralph Ostmeyer, running for the ever. the host, Mike Matson of the Farm Bureau, was ready to give him the going to push for a tax increase for schools. As the state's economy Mr. Faber, a former school board improves, he said, it will provide

member who traditionally is more generous on school spending than sities. That's a perceptive view: just some conservatives, said it made him sad to come home without any but he's probably right. money for schools.

Mr. Ostmeyer said at least they

They say they will never walk to change and our bodies change. the gym and it's only because they pay their membership dues that they Steve's doctor said that he should go at all and exercise. They're both start exercising every day. So did we go back to 15 minutes pretty cheap, and they hate to waste and do it every day? the money once they've paid. Oh no. Now he thinks we should

ets go to waste.

federal system so the state could decide its own deductions—would had "held education harmless" make a Democrat proud.

His ideas on taxation — adding a

"super rate" to the current income

tax to soak the rich, and "decoupl-

Mr. Sebelius made it pretty clear he thinks it will take a tax increase to solve the state's budget problems. His talk of making rural Kansas more attractive to families made sense, but he didn't really say how to do that.

By contrast, the Democrat in the race, Norcatur's Bob Strevey, focused on the philosophical issues of the school battle, not something most of us think about.

There are those rallying against a school tax increase, he said, who just don't *like* public education. They want private schools, church schools, home schools or no schools, but not public schools. He's right about that: some of these people have an agenda. Most of the conservatives just don't want to raise taxes, though.

The conservatives — Reps. John

while cutting other programs.

Mr. Sebelius and Goodland's Dan Rasure, like the Senate and the governor, criticized the House plan as 'smoke and mirrors," robbing one budget to pad another. Most likely, they are right.

experienced trial lawyer. (A prosecutor, though, and not one of those contingent-fee hucksters.) He was the best-spoken of the House candidates.

The Senate side did not win glory as orators. Mr. Rasure was nervous and halting, and he misspoke a couple of times. He said, for instance, there was an effort to bring a Veterans Administration hospital to the district, when he meant a clinic.

Several in the audience of 40 said Faber, running against Sebelius and later that they were impressed with Strevey for re-election, and Rep. his youth and his enthusiasm, how-

Rep. Faber was, well, Rep. Faber. He's held the seat for eight years now. He beat both his opponents last time, and unless one of them learns to knock on doors, there's no reason to believe he won't do it again.

By Steve Haynes

Rep. Ostmeyer rambled so long,

enough money to take care of neces-

wait, and the problem will go away,

Like the Senate race, though, it's too early to tell who will pull out ahead.

And that Senate scramble? Rep. Mr. Sebelius was well spoken and Ostmeyer probably is better known made his case clearly, as befits an and has better party connections. His experience is his main campaign plank.

Dan Rasure has his enthusiasm and, for a new college graduate, a great deal of political and government experience. His uncertainty before a crowd should fade. He impresses people as bright, dedicated and sincere.

Democrat Tim Peterson starts out behind, but he has farm connections. Still, it's a Republican seat to lose. For now, though, it's a race.

Now, have we missed anyone?

A healthy debate regarding pros and cons of association health plans is timely as Congress continues to grapple with this proposed legislation. In addition, it is likely that this topic will soon generate more interest in Kansas, as statewide organizations and legislators discuss possible changes to current state insurance laws that could create many of the same dynamics that could arise from federal association health plan legislation.

I believe that you overlooked some important facts while presenting your point of view to readers, and I hope you will allow me to point out a few additional pieces of information for your readers' consideration.

First of all, you are correct in saying that the Blue Cross and Blue Shield Association is one of the opponents of association health plan legislation; however the group of 41 independent licensees which collectively represents more than 88.8 million members is far from the only opponent. There are more than 1,000 national and state organizations that oppose federal legislation that would exempt health insurance sold by association health plans from state consumer protection.

Opponents are not limited to health insurers who you characterize as opposing legislation simply to protect their own business interests. The list also includes groups such as the National Governors Association, the National Association of Insurance Commissioners, 42 state attorneys general, the American Academy of Pediatrics, American Nurses Association, the AFL-CIO, the NAACP, the American Diabetes Association and the American Cancer Society.

The National Association of Insurance Commissioners, an organization that represents the chief insurance regulators from all 50 states, the District of Columbia and four U.S. territories, is a vocal opponent of the association health plans legislation currently before Congress. Last year, the group asked Kansas Insurance Commissioner Sandy Praeger to testify on its behalf before

It is equally important to consider the reasons why certain organizations support the creation of association health plans. The Wall Street Journal predicts that association health plan legislation "will provide a major boon to the deep pockets of small business lobbies." The Journal claims that the National Federation of Independent Businesses, one of the chief proponents of the bill, could "reap more than \$100 million in annual revenue by selling policies." If you are going to suggest that Blue Plans are fighting the legislation for purely business gain, you should note the possible financial motivation of organizations on the

other side of the issue as well. The opponents agree that association health plan legislation is bad public policy because it would actually make matters worse for more small businesses, and their employees, than it would help. Here are some of the reasons why:

1. Consumer protections. Association health plans would be exempt from state-mandated benefits. That would mean the insurance plans through an association health plan might not cover such important health benefits as maternity care, mental health and substance abuse services, well child care and mammography screening. In addition, association health plans would not have to provide access to emergency care and the right to independent, external review of denied medical claims.

2. Destabilization of the small group market. The Washington Post concluded that association health plans would "destabilize the current insurance markets and wind up hurting the consumers they are intending to insure." This would happen because association health plans would be allowed to operate outside the boundaries of an otherwise highly regulated industry.

In Kansas, for example, small group reform laws were enacted more than 10 years ago which puts small groups together in larger community pools, spreading the risk across the larger group. In all likelialth nla

would cherrypick the healthiest groups, meaning that employer groups left behind in the community pool would likely see their premiums increase due to the smaller, less healthy pool.

3. Ranks of uninsured likely to grow. A study by Mercer and the National Small Business Association found that association health plans would actually cause the ranks of the uninsured to swell by one million people, at a time when more than 43 million Americans already lack any health insurance coverage.

4. Potential for fraud and insolvency. Association health plans would operate through a giant loophole in an otherwise highly regulated industry. This lack of oversight would greatly increase the risk of unscrupulous operators working the system to their benefit. There would be no protection from abusive business practices such as re-underwriting, or raising premiums multiple times as an employee gets sick, nor state oversight of the financial solvency of an association health plan.

The idea of exempting insurance sold by association groups from state consumer protection and oversight has been debated in Washington for nearly a decade. It is time to explore new, meaningful solutions to provide small businesses with access to reliable and affordable health benefits.

S. Graham Bailey, vice president

Corporate Communications and Public Relations

Blue Cross Blue Shield of Kansas

From the Bible

For thy word's sake, and according to thine own heart, hast thou done all these great things, to make thy servant know them. Wherefore thou art great, O Lord God: for there is none like thee, neither is there any God beside thee, according to all that we have heard with our ears. II Samuel 7:21,22

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