

Margaret Chase Smith Library Student Essay Contest

By David Richards

The Margaret Chase Smith Library is pleased to have *Maine Policy Review* publish the top entry in its annual essay contest for Maine high school seniors, continuing the journal's tradition of printing the top essays, which dates back to 2003. To honor Senator Smith's mutual interests in young people and public policy, the library has invited students each year since her passing in 1995 to write on topics ranging from community service to foreign affairs. The staff and judges continue to be impressed by the seriousness and substance with which our future leaders address the vital matters of our times.

The focus for the 2009-10 school year was an issue that has challenged the country since the end of World War I—national health care. Specifically, students were asked to offer their own policy prescriptions to improve and reform the American medical system. Such a vast, complex, and vexing topic produced a wide variety of responses. Mirroring the national and congressional debates, opinions generally fell into one of three categories: belief that health care was better left decentralized; support for a greater federal role in the medical system; or recognition that the economics of the issue severely constricted opportunities for real reform. There was no consensus. The judges evaluated entries on the basis of evidence and argumentation, not according to ideology.

Winner of the \$500 first prize was Kacie Rioux, who at the time was a student at St. Dominic Regional High School in Auburn, Maine. Citing the “general welfare” charge in the Preamble to the United States Constitution, Rioux argues: *“Providing affordable health care coverage for all Americans can be seen as an investment in the well-being of the nation. All tax-paying citizens*

should have access to health care and not fear the consequences of the insurance companies or unexpected state intervention.” Other top essayists were second-place recipient Elizabeth Barker of Marshwood High School in Eliot and third-prize winner Lee Smith of Acadia Christian School in Trenton.

We hope Kacie Rioux's submission stimulates readers' thoughts, and encourages them that the best of our teenagers are up to the challenge of informed leadership. If you know a Maine high school senior who might be interested in the annual contest we hope you will make them aware of it. For more information, please contact the library at mcslib@mcslibrary.org or check the information online at www.mcslibrary.org/program/edu/essay.htm. 

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FIRST PLACE ESSAY

Health Care Reform for a New Era

By Kacie Rioux

Think of all the major social reforms in the last century. The New Deal, the Civil Rights Act, the G.I. Bill, and the Social Security Act were all measures taken by the federal government to improve the welfare of its citizens. Since the 1970s and the failure of the Family Assistance Plan, however, no major social reforms have occurred. The United States and the rest of the world have changed substantially in the past 40 years. In a new century with increased technology and expanded capabilities, why does the nation refuse to change its anachronistic attitudes towards health care? The insurance companies have been the beneficiaries of *laissez faire* economics for too long, and now is the time for America to address these injustices.

According to the Preamble of the Constitution, it is a responsibility of the government to provide for the “general welfare” of the populace of the United States. Civilians of the nation are considered free; however, this cannot be the case if people are unjustly restrained by high medical bills that prevent them from living freely. Providing affordable health care coverage for all Americans can be seen as an investment in the well-being of the nation. All tax-paying citizens should have access to health care and not fear the

consequences of the insurance companies or unexpected state intervention. Currently, uninsured citizens are filled with dread when facing a medical emergency or even just a doctor's appointment. Millions of Americans may skip appointments if they fear possible diagnoses by the doctor because their insurance will not provide coverage.

Ultimately, this myopic process creates even greater costs. Preventative care saves lives at a lesser cost to citizens, insurance companies, and the government. Expanding the availability of resources while changing the practices of companies will improve the lives of Americans everywhere, especially those of the lower classes.

Currently, insurance companies reserve the right to deny people on the basis of pre-existing conditions and can drop people by choosing not to renew their policies or by substantially raising rates. This fact can be terrifying for low-income citizens or even members of the middle class faced with a sudden emergency. Change is necessary so that people can feel safe knowing that there will be assistance if something goes wrong. Avoiding hospitals and doctors when feeling sick or injured is a foolish idea that negatively affects the economy and society.

For example, a man, Richard Smith, falls off a ladder and lands on his back while doing some yard work. He works as an independent carpenter and does not have health insurance. Although Richard is in extreme pain, he refuses to go to the hospital because of the likelihood that he will be forced to pay expensive medical bills. Instead, Mr. Smith goes inside and alternates ice and heat for a few days until he feels slightly better. He goes back to work and a few months later while carrying some heavy drywall to the second floor of a new home, his back spasms and

he falls down a flight of stairs, severely injuring himself. An ambulance has to be called and Richard undergoes emergency surgery and nine months of physical therapy before he can go back to leading a normal life. Even after all of this trauma and expense, it is not possible for Mr. Smith to return to his work as a carpenter, so he ends up living off the state. In this situation, if the man had insurance and went to the hospital after the initial accident, the costs for both the individual and society would have been decreased. Instead the expenses were absorbed and the government is forced to pay the man disability/welfare. This additionally drains the economy while hurting the community.

Paying taxes so that health care can be available for all citizens is a responsibility. Although a competitive consumer nation, Americans have always relied on their neighbors in a time of need. The increasingly individualistic attitudes of recent generations, however, have led to a noticeable lack of community involvement. Yet paying taxes to support the well-being of all citizens should be valued by Americans. It shows the importance of obtaining the common good. If the hypothetical Richard Smith had been able to be rehabilitated and work and pay taxes, he would have reached a level where he was able to help others through his labors.

All American citizens should be entitled to health care. Anyone who pays taxes should have the peace of mind that when faced with a serious medical emergency he or she will not be left destitute. No person should be denied basic rights or be forced to choose between paying medical bills and food for their families. Providing medical care for the elderly, poor, children, and infirm is already done even without a direct plan with the effect of law. The Hippocratic Oath taken by all doctors

professes that physicians will remember those “whose illness may affect the person’s family and economic stability. My responsibility includes these related problems, if I am to care adequately for the sick.”¹ All medical professionals are required to help all who ask, and the same attitude should be adopted by the government. Anyone who needs assistance should not fear the practices of the insurance companies, and government regulations should help people to feel secure and safe in a time of crisis.

A major concern of many people with the new health care system is that of illegal immigration. People who enter the country illegally without documentation should not be allowed to receive the benefits of this new system. The current plan passed by Congress does not allow illegals to purchase insurance under the new program. Individuals encountering a medical emergency will be forced to pick up the costs on their own. In addition, this new policy could be used to help police the borders. Everyone who shows up at hospitals without insurance and is recognized as an undocumented alien should be helped, charged for services, and either given an opportunity to apply for citizenship or deported back to their home country.

Paying for the new health care program will be a burden to all citizens. However, by making insurance available to all citizens, Medicaid funding should be cut. Also, with more preventative medicine available, by the time people are eligible for Medicare, they should have fewer major health problems that raise costs. To pay for this program, higher taxes on the wealthy and middle class will be necessary.

Although no one likes to speak those words, the benefits outweigh the negatives. If lower classes are able to receive health care, their place in society and standard of

living would be easier to improve. When the lower classes are profiting it does not injure the upper classes. Creating more people who are better able to contribute to the workforce and economy is not a negative consequence. Although at first the burden may seem large, it is important to remember that Americans are already paying the medical bills of those who cannot afford health care. Having a health care system will better enable the lower classes to advance and eventually assume some of the costs. Currently, there is not a specific tax taken out specifically for health care; however, unpaid bills are paid by the federal income tax. The Hill-Burton Act already provides subsidies and free care to people based on poverty.

A way to finance subsidies under the Obama administration plan is a ten percent tax on the tanning industry. This measure should receive bipartisan support. Tanning is very dangerous and a leading cause of skin cancer. Teenagers and young adults have caught onto this trend and are suffering the consequences. A tax may discourage some from following the trend in addition to raising revenues to pay for the new plan.

Another highly debated part of President Obama’s health care plan is the public option. It would create a government-run insurance program that would compete with private insurance companies. The goal would be to provide better care for citizens and influence the private sector to reform its practices to compete with the public option. Government bureaucracies, however, such as the Veteran’s Administration and the U.S. Post Office, are too large and inefficient to function properly. This business would not be motivated by profit, which would make it increasingly difficult to be efficient and effective. The bureaucracy would be moti-

vated to provide better health care in order to cut future Medicare costs. This fact, however, is unlikely to stimulate productivity among the individuals working in the system.

Instead of creating a new government bureaucracy, it would be equally effective to create a health exchange and enforce stronger regulations for insurance companies. Civilians would be able to choose their own insurance through the health exchange created by the government. The government could still provide subsidies for people to purchase health insurance. The formation of new laws to end practices such as denying pre-existing conditions or dropping customers could easily be instituted. Congress could also pass laws allowing greater transparency, no discrimination, and creating caps on how much people can pay. This practice would not require the creation of a public option. The government could focus instead on creating new health care facilities and providing easier access to training for doctors, nurses, and other medical personnel. In a nation with a new health care program, it will be important to have enough staff and facilities to make sure all the needs of the populace are met.

Another important area that should be addressed in the health care plan is the prescription drug industry. Drug manufacturers spend millions of dollars on persuading doctors to prescribe their products and on advertising. Bribery runs rampant in this industry, and the FDA can only advise consumers on which products are safe for consumption. Prescription drugs have huge profit margins and have become more prevalent in society. Reform in this industry is definitely needed. The cost of pharmaceuticals directly influences several factors of health care including private insurance. Money spent

on prescription drugs has recently begun to exceed that of all other sectors including hospital care.

The industry has also been able to secure a monopoly. Pharmaceutical companies have patent rights on a drug for 20 years before any generic versions can be manufactured. Some of these companies will slightly change the formulation of the drug at the end of this 20-year period to extend the patent rights and keep the prices high. Under a new health care plan, demand for prescription drugs is likely to go up. It is important that the government simultaneously address the corruption of this industry in addition to that of the insurance agencies.

Health care reform is necessary. Even in a financial downturn, this plan can help to stimulate the economy by providing more jobs in the medical field and helping people feel secure and confident in their own well-being. Not having to worry about being covered and fighting with the insurance company will provide citizens with the peace of mind that they deserve. Major social change has not occurred in the United States in decades, and it is time that Lyndon B. Johnson's and Harry Truman's programs are updated in a way that is better suited to modern society and that also reaffirms the government's responsibility to its citizens as written in the Constitution. 🐼

ENDNOTE

1. www.pbs.org/wgbh/nova/doctors/oath_modern.html.

Kacie Rioux of Minot, Maine, graduated as valedictorian in 2010 from St. Dominic Regional High School in Auburn. She is



attending Boston University with an undeclared major, but will likely double major in political science and English.