

# Residents voice concerns on health-care bill

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The House is set for a floor vote on a health reform bill as early as Friday in Washington, D.C., the Associated Press reported.

House Democratic leaders presented the Affordable Health Care for America Act last week, melding legislation passed by three committees over the summer, according to the Associated Press. Meanwhile, House Republicans have unveiled their own alternative — which doesn't include a government-run plan — after months of criticizing the Democrats' approach. At the same time, Senate Majority Leader Harry Reid, D-Nev., is finalizing the Senate Democratic Bill.

Most Guam residents leaving health-care centers and pharmacies yesterday said they were unfamiliar with the specific provisions of any of the bills, but they did have concerns regarding how much they would have to pay and the quality of care they would receive.

Tamuning resident John Lynch said, as a father of five, he wanted to see lower co-payments. Lynch said he doesn't feel he gets the quality of care for which he pays, and that he wanted to see more done for the minorities and middle-class citizens.

Meanwhile, Jaime M. Lomibao, 46, is worried that the increased number of insured people will increase the waiting times in specialists' offices.

"I'm trying to maximize the number of insured," he said. "If more people are insured, there will be more waiting at the doctor."

Lomibao said his wife has lupus, which requires special care. Until now she has received speedy service because she is already insured. He's worried that an increased num-



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**Meeting:** Some of Guam's senior citizens attend a meeting about the rising cost of health insurance in this file photo. Health-care reform legislation, including health insurance costs, will be up for a vote in the U.S. House of Representatives soon.

ber of insured will mean longer lines at the doctors' offices.

Plus, he's concerned that he might have to pay more to cover the cost of health care for those who can't afford it, including illegal immigrants.

"How much are we going to pay? More or less?" he asked. "Where are you going to get the money?"

The House Republican bill does not require any increase in taxes, whereas the House Democratic bill requires \$460 billion over the next 10 years from new income taxes on single people making more than \$500,000 a year and couples making more than \$1 million a year. Other funding would come from fees on medical device makers and fines for people who don't obtain coverage, the AP reported.

On the other hand, the Senate Democratic bill places most of the burden on insurance companies. The \$900 billion program would be paid for by fees on insurance companies, drug makers, manufacturers of medical de-

vices, and people who fail to purchase coverage, according to the AP.

Penalties for those individuals who don't obtain coverage and employers who don't offer it are common in both the Senate Democratic bill and the House Democratic bill.

According to the House Affordable Health Care Act, individuals who don't have insurance will be penalized with a 2.5 percent tax on their income. Employers who don't provide coverage must pay a penalty of 8 percent of their payrolls. Small businesses — defined as 10 workers or fewer — would be aid-

Likewise, the Senate's bill mandates everyone be insured or face a \$100 fine in the first year of the program — a fine that is likely to increase over time, according to the AP. However, the Senate Finance Committee does provide a concession to those individuals or families whose insurance payments cost more than 8 percent of their income, the AP

## HEALTH-CARE REFORM

Here are details on the three health reform bills. The Senate bill hasn't yet been made public, so some specifics are unknown.

**The House Democratic bill (Affordable Health Care for America Act):**

▲ **WHO'S COVERED:** About 96 percent of legal residents under age 65 — compared with 83 percent now. About one-third of the remaining 18 million people under age 65 left uninsured would be illegal immigrants.

▲ **COST:** The Congressional Budget Office says the bill's cost of expanding insurance coverage over 10 years is \$1.055 trillion. The net cost is \$894 billion, factoring in penalties by individuals and employers who don't comply with new requirements.

▲ **HOW IT'S PAID FOR:** \$460 billion over the next decade from new income taxes on single people making more than \$500,000 a year and couples making \$1 million. The original House bill taxed individuals making \$280,000 a year and couples making more than \$350,000, but the threshold was increased in response to lawmakers' concerns that the taxes would hit too many people and small businesses.

**The House Republican bill (Common Sense Health Care Reform and Affordability Act):**

▲ **WHO'S COVERED:** The House Republican bill has not been analyzed by the Congressional Budget Office, the official umpire on cost

and coverage. The bill aims to make insurance affordable and accessible to all, but it's unclear how many of the nearly 50 million uninsured would be covered.

▲ **COST:** Unknown.

▲ **HOW IT'S PAID FOR:** No new taxes are proposed, but Republicans say they want to reduce Medicare and Medicaid fraud. They also seek savings by capping medical liability and setting up an approval process for generic versions of high-tech drugs.

**The Senate Democratic bill:**

▲ **WHO'S COVERED:** The Senate Finance version covered an estimated 94 percent of Americans. Illegal immigrants would not receive government benefits.

▲ **COST:** Senate leaders aim to keep it under \$900 billion over 10 years.

▲ **HOW IT'S PAID FOR:** Fees on insurance companies, drug makers, medical device manufacturers. Tax levied on insurance companies, equal to 40 percent of total premiums paid on insurance plans costing more than \$8,000 annually for individuals and \$21,000 for families, but that number may rise to \$23,000; retirees over age 55 and people in high-risk professions may be allowed to have somewhat more valuable plans before they're taxed. Cuts to Medicare and Medicaid. A fee on employers whose workers receive government subsidies to help them pay premiums. Fines on people who fail to purchase coverage.

*The Associated Press*

reported. There are no such mandates in the House Republican bill.

Guam Nursing Services owner Elizabeth Cauley and financial manager Evangeline Isidro said they were most worried that reimbursement for home care would be cut.

However, Cauley said the government would actually save more money if patients utilized home care

instead of staying at the hospital, for which a room itself costs upwards of \$1,000. Additionally, the patient's family is able to comfort the patient through home care, she added.

"We're already hurting," she said. "It's the agency that gets hit with cuts for reimbursement. The patients are already beneficiaries (of Medicare), they have insurance," she said.