

INTERVIEWS

HEALTH CARE REFORM

by Allison Hester

Editor's Note: This is the first of a new column featuring industry comments on topics of national interest.

Randomly selected industry members were emailed the following question: How do you foresee Obama's public health care option impacting your business if passed?

President Obama's proposed health care plan has been the hot topic across the nation for months, and the debate shows no signs of slowing down. Specifically, it is the plan's "public option"—defined as "a public health insurance plan available in health insurance exchanges or gateways, alongside private plans, for some uninsured Americans"—that has caused political unrest.

According to Obama's September 9th speech, his health care plan has three specific goals:

- Providing "more security and stability to those who have health insurance;"
- Providing "insurance to those who don't;" and
- Slowing "the growth of health care costs for our families, our businesses, and our government."

While these goals sound good in theory, the specifics of the plan have left many skeptical, if not fearful. "It's a nice concept for everyone to have affordable health care, but who pays for it?" comments Dennis Black of McHenry Equipment in Frederick, MD. "It appears from what little I have been able to decipher that the public options would be expensive. Unfortunately, history demonstrates that small business seems to shoulder a large portion of the expense for these types of programs."

"The health care industry can certainly stand some changes and oversight, but the "public option" is not the answer," adds Brenda Purswell of Alklean Industries, Inc. in Pasadena, TX. "We still have the best health care in the world. We do not need to start over, just fix a few of the things that are broken."

That said; there is agreement by many small business owners in the pressure washing industry that something must be done to help reduce the cost of health insurance. For instance, Loren Hodges of Longhorn Distributing in El Paso, TX, says their company does not provide health insurance to most of its employees "because of the high cost for health, medicine, and hospitalization. Therefore, we recognize that something must be done, but without forced socialized medicine, which I am firmly against."

Others, like Joe Faitella of Faitella Enterprises in Ft. Pierce, FL, provide health insurance to their seven employees, "but the private sector is killing us with price increases every year of 10 percent or more." He adds that in his opinion, "private insurance companies do not care about their

customers because they don't have to. They don't have any real competition and, therefore, they don't need to lower prices, provide better service, or accept preexisting conditions."

Like Faitella, Black says his company offers health coverage for its nine employees, but the expense rises every year, "which has forced us to pass some of the expense on to our employees."

According to Obama's speech, small businesses will be able to get coverage by "creating a new insurance exchange—a marketplace where individuals and small businesses will be able to shop for health insurance at competitive prices." For those small businesses that cannot afford the lower-priced insurance, the government will also provide tax credits, "the size of which will be based on your need."

However, employers that do not provide, or at least substantially contribute, to their employee's health care will have to pay a percentage of their payroll to the government as a contribution to the national plan. No guidelines have yet been set as to what percentage the contribution would be.

For some, this option might still be a more affordable one. Although Joe Jackson of Power Cleaning Equipment in Tempe, AZ, says he sees the public option as being "potentially disastrous," he adds that if there is a threat of paying a fine for not providing insurance, then letting his employees get the "free" health care coverage will probably save money in the long run. "In that case, it will be great."

While there seems to be a general agreement among industry members that America's health care system needs to change, the question of how best to do it remains. One of the most concerning questions is how the health

care program will be financed and who will pay the brunt of the cost.

"There needs to be a fair and reasonable alternative, and maybe the government can offer it because the insurance companies will never be fair or reasonable, especially to small business," Faitella says.

Black agrees that he is in favor of "the right kinds of reform" that would

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provide costs savings and better coverage plans, "but not at more expense to my business. The pocket-books of America's small businesses can't stand another draining."

Terry Lee Bosma of Pressure Services, Inc. in Rapid City, SD, went even further with his concern. "For small business, there is no bailout, and we can't spend more than what we have earned," he explains. "We have to stick with the grassroots foundation that independent business was built on, not the poor examples set today by companies and government that lack the moral integrity and principles to achieve a positive outcome."

In fact, Bosma went on to say that America is in debt "because of the great business minds at the helm of our government. Our government should not assume they are capable of running a bank, an insurance

company, the auto industry, or any part of our health care based on how well they are able to balance our country's checkbook."

Bosma was not the only one with harsh words over the way government has handled its spending. "We already know that bureaucratic oversight has been a wonderful thing for retirement planning. It brought us Social Security," says John Fitzgerald of AAA Pressure Washers and Supplies in Tempe, AZ. "So, if the logic of a

program that has bankrupted our nation was good, let's just add another socialistic program with government-sponsored health care."

"Anytime the government gets involved in an industry, it only gets more complicated with layers of bureaucrats, out-of-control spending, and fraud," adds Purswell.

Fitzgerald continues by adding that the only outcome he would consider to be a good one is "if Obama's health care plan and Congress's health

care plan, and anyone else's national health care plan fails to get enough traction to go anywhere, and that somehow we, as a nation, return to right thinking."

Instead of a government-run health care plan, Bosma says he thought a better alternative would be for government to work toward keeping American businesses healthy, "with incentives to employers to offer employees health insurance, and stipulations to individuals to actually want to apply for a job and become an employee. Our government needs to refrain from assuming that we're too ignorant to make decisions on our own behalf."

"We need tort reform," adds Purswell. "Stop the advertisements for drugs on all types of media. Stop drug companies from selling to other countries for less than we can buy the drugs for here. Don't allow doctors to own any part of a testing facility, and open up the competition across state lines, to name a few."

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"If this is passed, I see increasing taxes and fees. There will be long lines to get any kind of treatment as there will be more people but less health care providers, due to an exodus of doctors and nurses," adds Purswell. "I can see no good to come of this!"

So while many answers are still unclear, what is obvious is that small businesses such as these have strong opinions, and their voices need to be heard. Unfortunately, some already feel defeated in trying to do just that.

Jackson concludes his survey this way: "Thanks (*Cleaner Times*) for your interest. My congressmen have absolutely none." *ct*



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