

Dear JTFHC,

I read with interest Samuel Metz' guest column in The Bulletin (22.01.06). It prompts me to ask a question I've been thinking about for a while.

I support the concept of single-payer health insurance. Having lived in Japan and France, two countries with single-payer systems, it's obviously both more efficient and fairer. I recall a time while living in Paris when my wife needed medical care. When she asked the doctor how she as an American rather than a French citizen would pay for the care, the doctor replied (translated), "Madam, in France we practice medicine rather than accounting." Our health care system should likewise be designed to provide the best possible health care equally to all our citizens at the lowest possible cost with the minimum of red tape.

But I do have a particular question prompted by our situation. Both my wife and I spent the majority of our working lives at The Evergreen State College in Olympia, Washington as employees of the State of Washington. I retired to Bend in 2007, and my wife followed somewhat later. One of the benefits of Washington's retirement program for state employees is that our health care costs beyond Medicare are covered through the Washington State Health Care Authority just as they were before we retired. The Health Care Authority acts like a single-payer for state employees and retirees through a contract with a private insurance provider (at this time Regence, but there have been others). The only difference between what we pay now and what we paid when we were working is that the college no longer pays part of the premiums. Even so, our premiums are much lower than typical market rates for comparable coverage because of the State's power to negotiate favorable rates and terms.

If Oregon were to adopt a single-payer health insurance system how would situations such as ours be handled? Although we are residents of Oregon, we receive a substantial retirement benefit in the form of participation in Washington State's employee insurance program. Would we lose that benefit and be expected to pay a possibly higher cost for coverage that might or might not be comparable? If exempted from Oregon's single-payer system because we are covered by another state would we also be exempted from taxes collected to support that system?

It seems to me that whatever single-payer system the State of Oregon might adopt ought to deal fairly with situations such as ours. Premiums (taxes) paid to support an Oregon single-payer system ought not to be higher than what we pay for the retirement benefit we earned from 3 decades of service to the State of Washington. And health care services covered under such a single-payer system ought not to be less than we receive through our retirement benefit. And so forth.

I would be interested to know if the JTFUHC has considered situations such as ours, and if so what your thinking is.

Stay safe,

John Cushing

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