The Farmington Observer-



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O&E Monday, July 15, 1985

Are we running out of health care?

THE COST of keeping well has been climb-ing into the stratosphere. If you've been to the hospital lately, you may have suffered a set-back when you discovered that two or three days of hospitalization could cost thousands of dollars. The only thing that has saved most of us from financial ruin over medical bills is in surance. Business firms have frequently paid the premiums, and the insurance companies, to a greater or lesser extent, have paid the bills.

hills. Ironically, however, this cushion for the consumer is often cited as one of the basic problems in rising health care costs. The theory is that the patient has no incen-tive to seek lower costs when few of them are his or her responsibility. The health care pro-viders likewise have no reason for restraint when they are guaranteed payment for their services. services

ONE SOLUTION proposed is to require co-payment by the patient for all medical care. There are other suggestions for reducing health care costs, none of them particularly



palatable to those of us acustomed to the present system. One would involve voucher systems for Medicare and Medicaid patients to obtain health care from private insurance companies instead of the government. By implication, any excess charges would be paid by the pa-tient. Another would remove business tax deduc-

Another would remove business tax deduc-tions for health care premiums on the theory that such action would force both workers and employers to be more cost-coascious. Such a solution would also leave most busi-ness firms unwilling to pay insurance premi-ums. There's been a lot of discussion about preferred provider insurance.

THIS SORT of insurance would offer regu-lar benefits only if they are provided by a carefully selected set of preferred physicians and hospitals, presumably the least expensive. In some ways this is similar to another al-ternative, the health maintenance organiza-tion, where a set of physicians in a central location provide total care for its members in return for a fixed fee.

There are philosophical as well as economic implications in the debate over health care

implications in the debate over health care costs. If costs continue to escalate, there is a real question as to whether health care will be available as a right for all or as a privilege for the few who can afford it. There are also implications for the elderly in our population. If health care becomes scaree and even more costly, will it be allo-cated exclusively to the younger members of society? society

society? THE QUESTION of allocation already aris-ses as more organ transplants in insufficient supply are medically feasible. Health care providers must play God in deciding who will be given an opportunity to survive. Signifi-cantiy, one of the factors is the ability to pay the astronomical cost. We should remember that the most effec-tive cost-cuting measure available is preven-tion. Most health problems can be traced to our social and physical environment and per-sonal life styles. Eating, drinking and smoking habits, overuse of drugs, mental stress, violence and environmental factors are all underlying causes of much of our need for health care. These factors are at least partially under our control.



THE OTHER afternoon when the thermometer registered 90 degrees The Sköller sat back and thought about some of the things he has heard in his career. Here are a few:

are a few: One of the best was just before a game with the New York Yank-ces at Then Briggs State of the Tigers owner at the time, was in a box seat along the first base line. When the Yank-es came out to prace

tice, she noticed that Yankee catcher Yogi Berra, who could murder the English language, was wearing short sleeves.

Mrs. Briggs called out: "You sure look cool, Mr. Berra."

HE SMILED and noticing that she was dressed in black, as usual, answered: "You don't look so hot vourself

When the Yankees were in town for a night game and dusk was setting in, Yogi remarked: "It sure gets late here early."

Classic

Livonia

"Shorty" Moran, president of the amateur baseball league in Detroit, once tired of hearing people introduced with the phrase, "Now, without further ad-ieu." He took the gavel, banged it and said, "We'll have no more of this further adieu. It is just a question of do you want it or don't you."

HE CALLED on the sports cf:, itor of the morning paper oncy game. Pounding his fast on the ed-tior's deak, he sald: "It is going to be a stupendous game. It will be colossal. In fact, it might be mediocre."

"Punch" Christman, manager-"Punch" Christman, manager-brought in his score sheet every Sunday night and explained wEat happened. One night, be told The Stroller: "We beat them in every-thing but runs. We had more er-rors, more dropped fly balls, more passed balls and even more runners trapped off bases." The Stroller likes to recall

The Stroller likes to recall Davy Ech, a little Dutchman back home. One day as a funeral pro-cession passed, a fellow asked him, "Who's dead?" Davey quick-ly answered, "The man in the first car."

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SINCE 1937



This week's Oral Quarrel question asked readers

If you were the budget director, in what economic areas would you disagree with Ronald Reagan? What measures would you recommend to cut governament spending? Following are the responses:

For a start, immediately give the President line-item veto power and limit members of Congress to two terms of office and make a drastic cut in their staff. Our founding fathers never intended that a citizen stimt in the Leg-islative Branch should become a carreer.

How about cutting the cost of Congress it-self? It was reported two years ago that it was then costing the taxpayers half a billion dol-lars a year per member of Congress to maintain them.

This includes the senators and representa-tives and their unglected aide salaries, the off-ice building to bouse them, their allowances perks and subsidies.

Multiply this by the current 535 and you come to the tidy sum of 3467 billion 500 mil-lion dollars a year which in itself is considera-bly more than the projected annual deficit. Are we getting our money's worth from that particular expenditure?

