POINTS OF VIEW

Managed care not necessarily good for your health

GUEST COLUMNIST

VIRGINIA NICOLL

In 1997, for the first time in history, health care costs in the United States soared past the trillion mark, with Medicare spending accounting for almost 20 percent of the total. Medicare is in big trouble financially, with spending in 1996 totaling $199 billion, 13 percent of the federal budget.

With the impending retirement of the baby boomers, and the increased demand upon the system, the program could face bankruptcy unless major changes are made, and quickly. With that in mind, President Clinton and House and Senate leaders have appointed a bipartisan commission to study Medicare and develop measures to contain costs. Among measures the commission is likely to consider again are increasing the age of eligibility, raising premiums for wealthier subscribers, and privatizing the system. All of these were rejected during budget talks of 1997, thanks largely to protests from the Older Women's League and other organizations that advocate for the aging.

In an attempt to control costs, the Health Care Financing Administration (HCFA), which oversees the Medicare program, has been attempting to move subscribers away from traditional fee-for-service care into Health Maintenance Organizations (HMOs). In selected areas of the country, including southeast Michigan, numerous Medicare HMOs are already in operation. Locally, Medicare HMOs have been conducting vigorous recruitment drives, and in 1996, the number of Michigan persons enrolled in such plans increased threefold.

Managed care is fast becoming the norm in health care throughout the country because of its capitation feature, with one monthly charge for service, no matter how much or how little care is given. Under fee-for-service, physicians and other health care providers are rewarded for doing more: under managed care, they are rewarded for doing less. The fewer services performed, the greater the profit margin. Herein lies the danger.

HMOs can make money two ways. *They can enroll only healthy individuals who need little care, or they can restrict services to those who do,* denying them access to specialists, procedures, and hospitalization. Persons who enroll in HMOs select a primary care physician (PCP) from the plan's network of participating doctors. The PCP coordinates all care; none is given without the approval of that physician. All referrals, all outpatient treatment, all hospitalization must be approved (some plans allow direct contact with ophthalmologists and gynecologists). Even with the approval of the PCP, care may not be given.

A study of Medicare beneficiaries by the Inspector General's Office of the U.S. Department of Health and Human Services found substantial dissatisfaction among those enrolled in managed care plans. Certainly, the Medicare HMO can be a boon to low-income individuals, offering, as it does, the benefits of both Medicaid and Medigap insurance at no cost other than Medicare's Part B premium, currently $43.80 per month (some small co-pays). Given capitation, however, and its potential for restricting or denying service, managed care consumers need protection, a Consumer Bill of Rights. That bill should include the right to timely access to quality care by qualified providers of all specialties, along with a simple, easily executed grievance procedure for resolving disputes.

Before enrolling in an HMO, Medicare subscribers should make certain they have a complete understanding of both the plan's advantages and its risks. As with all purchases, let the buyer beware!

Virginia Nicoll is the president of the Michigan Chapter of the Oldet Women's League. She and her husband live in Farmington Hills.

Column's message about Religious Right makes it a keeper

The National Association of Secondary School Principals, meeting this week in San Diego, awarded this column an honorable mention in the newspaper category. It first appeared in May 1997.

TIM RICHARD

Christianity is a great religion. My favorite. But some Christians – the practitioners as distinct from the theology – have an oafish propensity to shove their religion into others' faces. Worse, they have the ill manners to try to use government to do it.

So it was when State Board of Education minority members Clark Durant of Grosse Pointe and Gary Wolfram of Hillsdale filibustered last month against a proposed new "mission statement."

The new one would make students the focus of education. The old one, crafted in secrecy two years ago by Durant, is larded with references to the deity, to control-freak parents and classical allusions to liberty.

The board will have the votes May 15 to approve the new, common sense mission statement 5-3, unless Durant and Wolfram, supported by their cheerleader Sharon Wise of Owosso, again decide to filibuster.

In his 30-minute monologue, Durant quoted Presidents Washington, Jefferson, Madison, Lincoln, Kennedy and even Clinton; U.S. Chief Justice Roger Taney; Martin Luther King Jr., and the hobgoblin Friedrich Nietzsche – all of whom have one thing in common: They had nothing to do with Michigan's public schools and never were public school officials. Indeed, the three most quoted lived prior to Michigan's becoming the first state in the Union to guarantee free public education as a constitutional right.

Durant also misquoted the "Religion, morality and knowledge" line from the Continental Congress' 1787 Northwest Ordinance (he made it a main clause instead of a subordinate one) and failed to point out that it was drafted five decades prior to free public education.

Wolfram, a private college professor who hates all things governmental, rambled on another 30 minutes quoting 18th century sources along with "Sir" John Henry Newman. Well, Newman 1) was a Briton, 2) was a cardinal of the Catholic Church, 3) wrote about universities and 4) didn't address K-12 public schools as administered in the good ol' U.S. of A..

Instead, they should have quoted the Michigan Constitution's Art. VIII which says, "Every school district shall provide for the education of its pupils without discrimination as to religion, creed, race, color or national origin," and, "Leadership and general supervision over all public education ... is vested in a state board of education." That is all the "mission statement" a State Board needs.

They should have quoted John D. Pierce, Michigan's first superintendent of public instruction: "But the wealth of the state has ever opposed free schools, and yet no class is more deeply interested in the education of all."

They should have quoted Franklin K. Sawyer, our second superintendent, who in 1841 eloquently defended the need for semi-annual state inspection of schools: "The inspectors must be satisfied, not only that the candidate has a good moral character, and sufficient learning, but that he is versed in the art of teaching."

Sawyer deplored the kind of parents who "regard the teacher as a mere servant, hired to do a job that nobody else can do, and fit for nothing else." They should have quoted Michigan Supreme Court Justices Conrad Mallett Jr. and James Brickley:

"(T)he state possesses a compelling interest in the universal education of its children and that the certification requirement is an effective means of achieving this interest."

Durant and Wolfram researched their filibusters poorly. Their starting point should have been students, not scholasticism; 1837, not 1777.

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We name sources

PHILIP POWER

What's the difference between gossip and news? That's a timely question now that newspapers, radio, TV, Internet, supermarket tabloids, Hard Copy and the New York Times are virtually indistinguishable from each other in the media feeding frenzy over President Clinton's alleged sexual habits.

There used to be a bright line between news and gossip.

The traditional function of "mainstream" news media was to filter out the trash and pass on the truth. News was something that could be taken at face value as an accurate representation of an event.

Reporters either saw something take place or insisted on quoting by name anybody who claimed that something had happened. This practice, called "attribution," is a valuable discipline to both reporter and news source because it requires somebody – either the reporter or the source – taking responsibility for accuracy.

Gossip, on the other hand, usually amounted to not much more than rumor, almost always unattributed and without any of the insistence on accuracy or responsibility.

Over the years, the line between news and gossip has become blurred, most importantly through the practice of reporters' increasingly relying on anonymous sources. An anonymous source is somebody who tells a reporter something on the condition that his or her name be kept out of the story. "Sources," or "lawyers close to the investigation," or even "people in a position to know" are phrases reporters use to indicate the source is anonymous.

The stories about semen on Monica Lewinski's blue dress, for example, or the intern and the president being "caught in the act" by now have been shown to be nothing more than malicious gossip without credible evidence to back them up. Leaked to reporters, these stories migrate at the speed of a computer key from one medium to the other, gaining a spurious credibility as they are repeated again and again.

Many reporters, especially those working in Washington these days, rely heavily on leaks from anonymous sources. They claim that without their use of unnamed sources, much important news would remain hidden behind a cloud of silence, official or otherwise.

This may be so. But you've got to wonder about what motivates such a source. Does he want to smear a president? Does she want to spin the story to make the White House look good? How does a reporter know which is which? And, even more importantly, how does a reporter avoid being used as long as the source insists on anonymity?

That's why hometown newspapers like this one do not as a rule use anonymous sources.

We believe there is a big difference between community journalism and what we call "vulture journalism," Our corporate policy manual says it clearly: "Avoiding the use of unnamed sources is one way of building readers' trust. It demonstrates that we hold ourselves accountable for the accurate reporting of information provided by reliable and identifiable sources. If an individual does not want his/her name used we are obligated to confirm their information from other identifiable sources.

"Our policy, consequently, is to avoid the use of unnamed new sources."

Very rarely, there can be compelling reasons to use unnamed sources. If that happens, only the executive editor can authorize their use, and we further require an editor's note to accompany the story explaining what we have done.

Because as community journalists we have not only an obligation to the truth of our reporting but also to the consequences of our news stories to the communities they serve and to the people they portray, we try to distinguish quite clearly between personal gossip and hard news.

Years ago, for example, I knew a judge in Farmington who was sensationally good on the bench. Tough; fair; probing; just. But in the evenings he hung around the bars and, from time to time, he drank too much. We on the paper knew this, but because there was no evidence that his private drinking in any way whatsoever affected the performance of his public duties, we never ran the story. Had he turned up on the bench drunk, however, we would have felt an obligation to report the fact and let the chips fall where they might.

I'm not saying that the kind of community journalism we practice at this newspaper is always perfect. But I do assert that in our clear awareness of the bright line between news and gossip and in our refusal to use anonymous sources, we practice a distinctly different kind of journalism than most.

We think it is better for readers, (identified) sources and communities. We hope you agree.

Phil Power is chairman of HomeTown Communications Network Inc.,which owns this newspaper. He welcomes comments, either by voice mail at (734) 953-2047, Ext. 1880, or by e-mail at ppower@oeonline.com