

South Dakota Issues Forums[®]



COPING WITH THE COST OF HEALTH CARE: HOW DO WE PAY FOR WHAT WE NEED? OCTOBER 21, 2008 - RAPID CITY, SOUTH DAKOTA

On October 21, the South Dakota Issues Forums held a forum on coping with the cost of health care which will be part of a national report prepared by Public Agenda for sharing with experts and decision makers in Washington D.C. in the spring of 2009. A cross section of seventeen people, including legislators, health care providers, an insurance industry representative, a mental health association member, people who self pay insurance premiums and those who have health care coverage through their employers deliberated how the nation can cope with the current and rising cost of health care.

This group of citizens thought that requiring health insurance be purchased by everyone had its advantages and disadvantages. If everyone had medical insurance, it would create a healthier society, lower costs through preventative care, and create employment opportunities since workers would not lose their coverage if they changed jobs. It would, however, be expensive to implement since low-income families would need subsidies to help cover the cost of the premiums. Requiring coverage would not address the high cost of health care and prescription drugs. If small businesses were required to provide coverage, they would be forced to lower wages or raise the price of their products. Overall, there was an emphasis by this group on the advantages of preventative care.

Trying to reduce costs by regulating the cost of medical services and prescription drugs, while also allowing individuals to purchase medicine from other countries could lower the cost to the consumer but quality control was seen as necessary. A grandmother said that her teenage grandson's minor accident was a rude awakening for her, especially the cost of medication since the teenager had no health insurance. Setting limits on insurance premiums raised the issue of malpractice insurance and malpractice lawsuits which were both seen by several in the group as a major underlying cause of the high cost of health care. The cost of technology, such as improved mammogram machines, and the cost of drug research were seen as factors driving up costs.

Providing a single-payer public system to all citizens, such as Medicare provides for seniors, exposed major differences in belief among some members of the group. Some felt that health care is a right while others did not. There was concern that a few people would not access health care even if provided. Personal responsibility for one's health was brought up. A single-payer public system however may reduce costs through access to preventative care, reducing the use of emergency rooms for primary care. Mental health care is needed and is related to getting and keeping a job stated one woman.

Coping with the cost of health care is a complex issue and has more than two sides said participants on a post-forum questionnaire. Things people had not considered before participating in the forum included the costs to an individual beyond medical care (e.g. possible loss of livelihood) if he or she becomes disabled, mandatory insurance as it can relate to preventative care, and the fact that not everyone sees health care as a right. Some things forum participants said citizens might do differently as a result of the forum were: take responsibility for their own fitness to prevent expensive health problems, become more involved, and listen more closely to the debate.

Jeanmarie Heriba

A different kind of talk...another way to act.

The SDIF offers

South Dakota citizens an opportunity to discuss and deliberate on local, state, and national public issues in a nonpartisan, respectful atmosphere that contributes to the advancement of a democratic community.

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