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“Insurance.” my friend?

by [Mike Huntington MD](#), Corvallis

My friend, a business owner in Corvallis in his early 50s, tells me the following.

There are now only two health care “insurers” available to him in Benton County. His premium for a single person in 2017 would be about \$9,500 per year for a “Gold” plan or about \$6,500 for a “Bronze” plan. If he has a heart attack, he would pay an additional \$5,000 for a total of about \$14,500 (under Gold) or well over \$7,000 for a total of well over \$13,500 (under Bronze) before reaching his out-of-pocket cap. One of the insurers, Providence, has no contract with, and will not pay, the emergency room doctors’ fees in this county--so add considerably more for that. Add thousands more dollars after scanning pages of fine print for each policy (or learning by sticker-shock experience) which specialists, services, and medications are not covered.

Premiums for individual policies are rising at a rate of 18% to 40% per year. My friend can barely afford to pay for his own insurance this year and regrets that he cannot afford coverage for his staff and their families. He feels he shouldn't have to pay a fifth of his adjusted gross income or half his staff's wages on health insurance, especially “insurance” that seems intent on preventing his access to health care.

This businessman feels we should have a single payer system as most other developed countries have. It would be good for business owners and everyone else.