By Elizabeth Hardin-Burrola  
Independent correspondent

GALLUP — Practicing medicine in Gallup for more than 50 years have provided Dr. Kathy Mezoff and Dr. John Mezoff firsthand knowledge of the problems surrounding health care in New Mexico, particularly in the state’s rural communities.

Although they are both retired, Kathy Mezoff, a pediatrician, and John Mezoff, an ophthalmologist, are now actively working to promote the New Mexico Health Security Plan, which they hope will become enacted during the 2019 legislative session.

The couple has joined the executive board of the Health Security for New Mexicans Campaign, a statewide, non-partisan coalition working to establish a “publicly accountable system of guaranteed, comprehensive, and affordable health care coverage” for all New Mexicans.

During an interview at their home Nov. 29, the couple talked about the benefits of the plan to patients, businesses and health care providers and the importance of local citizens publicly supporting the effort.

“There’s a reasonable chance that we may get further along in the legislature this year with a Democratic governor,” John Mezoff said.

“We’re going to need people to call their legislators when the time comes. So we’re trying to plant seeds.”

Although they are hopeful the plan will be enacted under Governor-elect Michelle Lujan Grisham, the physicians said the plan has gained bipartisan support across the state, from unions to pharmacists, and from Albuquerque to Republican cities like Roswell.

Focus on the patient

Supporters of the NM Health Security Plan assert the current private insurance system, with its hundreds of policies – all with different copays, deductibles, and coverage restrictions – imposes tremendous administrative costs on businesses, health care providers and patients, as well as making health care more complex and less efficient.

According to plan literature, “The Health Security Plan is based on the old-fashioned concept of insurance, where the young, the old, the healthy, and the not so healthy are all in one large insurance pool. The risk is shared, while administrative costs are reduced.”

During the interview, Kathy and John Mezoff talked about what drew them to support the plan.

“I, in the practice of medicine, there are many, many hassles, especially related to insurance companies,” Kathy Mezoff said. “Multiple insurance plans, multiple formularies – you’d write a prescription and then, ‘Oh, no, that’s not covered on our plan.’ You need to do it over, find a different medicine, or we need a prior authorization for that.’ And so that greatly increases the hassles of practicing medicine. It takes away the time that you have to really focus on the patient.”

“By putting the insurance companies into a secondary role,” she added, “this plan could save lots and lots of money for patient care, for prevention, for wellness, as well as reducing the hassles of the physicians that they go through on a day to day basis.”

Benefits of the plan

The Mezoffs outlined a number of the benefits of the plan, which are also detailed on the NM Health Security Plan website. Those benefits include:

- Ensure that all New Mexicans have health care coverage, regardless of age, income, employment or health status.
- Freedom of choice of health care provider (no more networks).
- Comprehensive benefits, including mental health
- Preservation of private delivery system (private physicians, hospitals, etc.).
- Cost-effective and affordable (low overhead, negotiated drug prices).
- Reduced overhead costs for health care providers and facilities.
- Run like a co-op, by citizens commission with open meetings and open books.

According to proponents, the plan will not require new taxes. Instead, it will be paid for by combining existing public dollars spent on health care (Medicaid and Medicare) with premiums based on income and employer contributions, both of which will be capped. In addition, if federal premium subsidies and tax credits continue, these will also be included.

Dr. Kathy Mezoff, left, a retired pediatrician and Dr. John Mezoff, right, a retired ophthalmologist, talk about the New Mexico Health Security Act in their home Thursday in Gallup. The plan will provide comprehensive primary coverage for all New Mexicans and will be reintroduced in the 2019 legislative session.

Gallup physicians promote NM Health Security Plan

The Mezoffs believe the plan offers additional benefits to health care providers and patients. John Mezoff said if New Mexico enacts the plan, it will help attract needed physicians to the state.

“This would be a calling card to bring physicians to New Mexico because they would have less hassle,” he explained. “We have a great deal of desire among practicing physicians to come to work in rural New Mexico because of life issues and pay.”

The couple also said the plan would eliminate “job insurance enslavement” – where employees stay with unsatisfying jobs because they need the insurance their job provides.

“What if every resident of New Mexico had insurance?” John Mezoff said. “That would stop this sort of job insurance enslavement.”

“So this would totally unhook health security from employment,” Kathy Mezoff agreed.

John Mezoff noted the plan will be administered by a citizens commission, made up of representatives from 15 geographic regions from around the state. That representation will provide a better balance, he said, between rural communities and the urban Rio Grande region.

But as hopeful as they are for success during the 2019 legislative session, the Mezoffs said the plan will face opposition by insurance companies and other powerful groups in the state’s medical industry.

“Yeah, the people that are making profits from this are against it,” John Mezoff said.

“And those who think health care should be a human right are the ones who are excised about it,” Kathy Mezoff added.

The couple would like to see area residents learn more about the NM Health Security Plan and support it.

“I think another part of our urgency is that we just see that medicine is so broken, it is so broken in this country,” Kathy Mezoff said. “Something has to change. It is not working.”

Information:

www.nmhealthsecurity.org