

Health Care Costs Hit Rural Americans Harder

Lawmakers Make New Push To Bring Access To All

SARA WYANT

WASHINGTON, D.C.



Ask anyone who lives on a farm and ranch about one of their biggest expenses and the subject of health insurance usually comes up. Many farm families spend thousands of dollars each year just to provide some level of protection against chronic diseases. In an attempt to keep costs manageable, those who are fortunate enough to be able to afford policies usually have very high deductibles. Many more do without health insurance altogether.

In fact, a new report called "Causes-and-Consequences of RuralUninsured," developed by the Center for Rural Affairs, found that

- Rural residents were found to be twice as likely to be underinsured as urban residents
- 8 percent of the general population depends on individual policies with reduced benefits and high deductibles, but 33 percent of farmers and ranchers rely on such policies
- 25 percent of non-corporate farms and ranches carry medical debt and 25 percent of that number report that medical expense "contribute to their financial problems"
- Approximately 50 percent of rural employees work for small businesses, as compared to 37 percent of urban employees, and small business employees are twice as likely to be uninsured.

"Unfortunately, these circumstances conspire to weaken rural communities. A rural community's economic development, social cohesiveness and health care infrastructure are all threatened by a lack of affordable health insurance that results in more families without health insurance or with less than adequate insurance," explained Jon Bailey, Center for Rural Affairs Research Director. He recently presented his report at a White House meeting between rural health care stakeholders and Administration officials.

"We all pay for the skyrocketing costs of health insurance. Like most issues facing rural America, everyone is in this together. That is why it is so crucial for reform legislation to create a public health insurance option that provides rural small business and the rural self-employed the ability to choose more affordable, quality health care coverage," added Bailey.

Health care reform

Both the White House and key members of Congress are pushing hard to make changes in the nation's health care system this year with the type of zeal and fanfare that hasn't been seen since President Clinton tried and failed to overhaul health care.

Sen. Max Baucus (D-MT), who chairs the Sen-

ate Finance Committee and Sen. Chuck Grassley (R-IA) have started hosting roundtable meetings with health care industry experts. Baucus said it's time to move. "If we don't act now – that is this year – the consequences will be dire."

"We have escalating costs, inefficient delivery systems, and 47 million people who lack health coverage at some point during the year," Grassley said. "We need to make significant improvements to our health care delivery system. And we need to do it a fiscally responsible way."

During their first roundtable, the Senators heard about how a rural health system actually improved care and lowered costs for chronically ill patients. Geisinger Health System President and CEO Glenn Steele Jr. said the Pennsylvania-based health care system he runs is a mostly rural network of physicians, nurses and hospitals.

"What we've shown is that when you increase quality for these groups of high-utilizing patients, you're also decreasing costs," Dr. Steele said. After the project was launched about five years ago, a number of Geisinger's practice sites saw a 50 percent or higher decrease in hospitalizations.

Steele said their health professionals were asked to develop consensus-based care standards for prevalent chronic diseases, such as diabetes, congestive heart failure and kidney disease. It also targeted the sickest patients in its health plan and assigned additional nurses to assist with coordinating care.

Patients based in remote locations can make it that much more difficult to access quality health care. But Geisinger has an electronic health record system allows patients to see lab and radiology results, request prescription refills, e-mail questions to doctors and nurses, and schedule their own appointments.

These early listening sessions indicated that there is not shortage of ways to use innovation and technology to fix an ailing health care system. The big question for rural residents is whether or not lawmakers will be able to develop the right mix of those ingredients, along with the right type of access, affordability, and accountability that can really make a difference.

For more information:

- The Center for Rural Affairs full report is available online at: <http://files.cfra.org/pdf/Causes-and-Consequences-of-Rural-Uninsured.pdf>
- Top Ten Rural Issues for Health Care Reform - <http://files.cfra.org/pdf/Ten-Rural-Issues-for-Health-Care-Reform.pdf>
- Nutrition, Physical Activity, and Obesity in Rural America - <http://files.cfra.org/pdf/Nutrition-Physical-Activity-and-Obesity-in-Rural-America.pdf> Δ

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