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Insurance for All

Two groups attempt to take health-care plans to Arizona voters

By SAXON BURNS 

If you're one of the more than 1 million Arizonans lacking health insurance, the days of worrying about how you'll pay for medical expenses may soon be over.

Two groups--one based in the Phoenix area, and one in Tucson--are putting together ballot initiatives seeking to cover uninsured Arizonans, who constitute nearly one-fifth of the state's population.

Across the country, there are signs of activity on the universal health-care front. States including Massachusetts, Maine, Vermont, Illinois and California are looking at ways to insure all their citizens, some 13 years after far-reaching reform collapsed at the federal level.



More than 1 million Arizonans lack health insurance.

Closer to home, Arizona House Minority Leader Phil Lopes, of Tucson, has introduced a universal health-care bill in each of the past two legislative sessions--but it hasn't gotten so much as a hearing.

Lopes attributed its consistent failure to two factors. First, he's a Democrat in a Republican-controlled chamber.

"The other problem is, I think people just think it's too radical," he said.

His bill advocates pooling the \$30 billion being paid into health care by Arizona employers, insurers, employees and others. That money would then be disbursed by a nine-member commission, in a manner roughly analogous to how the Arizona Board of Regents controls funds for the state's universities.

"That nine-member commission would essentially form an insurance company and provide insurance for everybody in Arizona," he said.

The idea of a public commission may turn off those who disdain government oversight of health care, but Lopes says they have the wrong idea about how his plan would function.

The plan is "a private-public partnership, because even though this commission is a public entity and would have to do their business in the open air, much of the money would be private money, and 98 percent of the providers would be private providers," he said. "We would be contracting with doctors, hospitals and others to provide these services."

Despite Lopes' bleak assessment on how far Arizonans are willing to go in reforming health care all at once, there were optimistic voices at the 90th Arizona Town Hall last month who declared that far-reaching reform may finally be in the offing. (You can read the health-care background report prepared for the Town Hall by the University of Arizona at www.aztownhall.org.)

But in light of the difficulty in getting a universal health-care bill through the Legislature, some feel the only route for achieving results is to appeal directly to voters through a ballot initiative.

"The problem is, and I've found this in almost every place that I've gone to talk, is this idea that it'll never happen, because as soon as there's a plan that looks halfway decent, big business will step in; it'll get flooded with money from insurance and pharmaceutical companies, and legislators will be paid off for not allowing things to be voted on," said Glenn Ray, organizer of Phoenix initiative committee Arizonans for Responsible Health Care. "There's that 'beaten-dog' syndrome."

Ray, an unsuccessful Democratic candidate for the state Senate in 2006, said he's trying to create a "legitimate universal health-care plan that is focused on preventative treatment ... and that distributes the cost of that in such a way that everyone pays." Many elements of Lopes' bill would be incorporated into their initiative, he added.

The group is studying funding mechanisms for such a plan, including a sales tax that would force some non-Arizonans to contribute toward insuring the state's citizens, or a payroll deduction that would be scaled according to earnings. He said any fees Arizonans currently pay for "welfare health-care plans," such as Medicare and Medicaid, would be redistributed into the system as part of his group's plan.

"The money would be recaptured," he said. "Instead of going into the welfare system, it would go into a health-care plan for Arizona. Monies that go for immigration reform--federal dollars--would come to us and go into our health-care plan, because, unfortunately, we do have that problem here in the state of Arizona."

The Tucson-based Healthy Arizona is also working on an initiative to put before voters in 2008, although the group is releasing few details at this point. Dr. Eve Shapiro, the committee chairwoman, said they hope to have concrete information to trot before the public by the end of summer.

"If you're doing an initiative, you need something that's going to have the support of a lot of stakeholders; otherwise, you can get killed by people with more assets than you possess," she said. "We want to get all the stakeholders in the loop: patients, providers, insurance, hospitals, business."

Right now, Healthy Arizona is looking at the weaknesses of plans in other states.

"What we see is that they underestimate how much it will cost to provide a decent plan," Shapiro said, "and they overestimate what people can afford at different income levels." The group is waiting on poll results and cost estimates before nailing down specifics.

Lopes said he supports the initiative drives, but would prefer to work through the Legislature.

"I would like to give the Legislature a chance," he said. "I'm going to be here for three more years, and if we can't get any more movement than this in three years, then I'd say, 'Take the sucker to the ballot.' The problem with the ballot is that whatever you pass is in concrete *forever*, and what if you miss something, or what if there's an unforeseen consequence?"

Shapiro told the *Weekly* she was aware of Lopes' concerns and was hoping to craft a plan that was flexible enough--through a committee or some other body--to adapt to changes in health care.

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