

EDITORIAL

Here's to a year of transparency

The past year has been a good year for health care reform. It enjoys widespread political support, and its fundamental, legal obligation to buy health insurance — remains almost completely challenged. More citizens have health insurance than a year ago, although most the 300,000 new enrollees are paying little or nothing for their insurance. The hard part is just beginning. Cost pressures will test the basic financial health of health reform. One assumption that the money freed up from the free re pool would cover the cost of extending insurance to the needy. The other is that forced participation of younger (and healthier) residents would help curb premium increases. So far, there's little evidence of either assumption coming true. The wheels of the health reform movement start wobbling when the program costs the state too much and premiums go beyond realistic reach of the working uninsured.

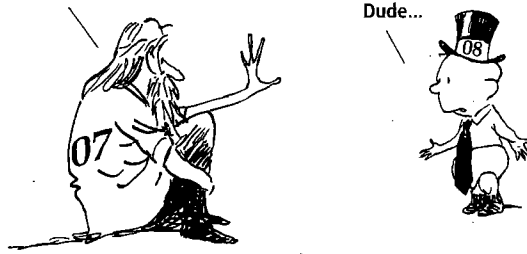
To control costs and increase participation, two things need to happen. One is justifying the high level set for what is considered acceptable insurance. Massachusetts residents shouldn't be compelled to buy more insurance than they want or need and can afford.

The second cost control factor is greater transparency. There are few products or services whose prices are so thoroughly hidden. A number of factors lie behind this. For one, patients place a lot of trust in their doctors. Perhaps most significant, no one cares what something costs if you're not paying the bill?

But with a number of health plans shifting more cost to patients, the time has come to equip them with an essential tool — choosing a provider — a list of charges for basic services. This should extend not just to doctors, who ought to list prices for services such as annual physicals, but also hospitals for procedures such as hip placements.

The only logical result is that some patients will move toward less-expensive settings for their care. Such a trend might crack the teaching hospitals' boat, but better than that it's hard to imagine why it wouldn't make sense. And it couldn't come a better time.

Well, aren't you a nappy-headed... Don't tase me, bro! I have a wide stance...



BUSINESS VIEW

Social costs of neglect

Teenagers are dying on the streets of Boston, a recent victim felled as he walked home, a mere block from Madison Park High School. The violence unfolding before our eyes is brutal and beyond comprehension. Yet its origins are not a mystery.

Violence does not begin when one teen pulls a gun on another. It begins years earlier, when a child does not receive the social or familial intervention that might have diverted them from the violent path they are now on. Maybe that child grew up in a home filled with violence, and the law enforcement and social service agencies did not have the resources to intervene. Or perhaps that child was from a loving home but had serious learning disabilities that went undetected.

What is most important for all of us to remember is that when these failures happen and children go down the wrong path, it affects all of us. It affects us as a business community and as a society.

My agency, the Justice Resource Institute, supports families and helps troubled kids deal with their challenges and put their lives back on track. In some cases, these children have moved from placement to placement. The care in these settings may have been perfectly decent, but the constant transition undermines a young person's sense of confidence in the world. In other cases, traumatic abuse, mental illness, a developmental disability or an emotional disorder overwhelm a family caring for their teen, and they struggle to find a formula that works for them and brings them happiness.

Children in our agency and others like it get the support, attention and the love they need to put them on the right path. We see it every day. This region's businesses are filled with employees and even leaders who have undergone such turnarounds in their early years. The former runaway who lived on the street, who thanks to an intervention got shelter, a high school diploma, and a sense of purpose, goes on to become a teacher, lawyer or a CEO.

No program reaches everyone, however, and in the end each of us makes choices for ourselves. But can anyone seriously argue that an adolescent victim of chronic abuse or neglect is able to fully comprehend the consequences of his actions?

These at-risk kids, children who never connect with caring adults, are the ones we need to worry about. The social and economic cost of failure is enormous.

We can help teens today; it is rarely too late to turn a life around. As work begins on a new state budget, let us make the proper investment in family supports and programs for children and teens. Let us ensure that the staff on the front lines of this work are paid a living wage. Effective services save lives and ultimately build safer communities, stronger businesses, and a better society.

ANDY POND is president of Boston-based Justice Resource Institute, which focuses on bringing social justice to children and adults with physical, emotional or learning-related difficulties.



ANDY POND

READER FEEDBACK

Connector remains true to its mandate

To the editor: A recent Boston Business Journal article implied that, in its efforts to implement Health Care Reform and provide health insurance options for small businesses, the Commonwealth Health Insurance Connector Authority is exceeding the authority given to it by the Legislature ("Insurance brokers fear new state agency," Dec. 7-13 Boston Business Journal).

In fact, the Connector is merely meeting its obligation under the law.

The state's Health Care Reform legislation requires the Health Connector to provide health insurance options for small business (50 or fewer employees). Because we agree that the small-business sector is well served by the existing marketplace, this is the last product we are introducing in accordance with our mandate.

Our focus is to reach out to those employers who do not at the present time offer employer subsidized insurance to their employees. Our goal is to offer more options and more choice for employers, employees and insurance brokers.

Insurance brokers serve an important function in advising businesses and their employees in determining health insurance plan design and the selection of health insurance carriers.

The Health Insurance Connector Authority created a Broker Advisory Council to assist us in ways to best serve the needs of both business and insurance brokers. Insurance brokers will be the primary distribution channel for the Connector's product for small business, and we look forward to working with them.

JON M. KINGSDALE
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