

The Colorado Blue Ribbon Commission for Health Care Reform, or the 208 Commission as it is also called, has the legislative charge to bring a solution to the Legislature in January. A few brushes with the current health-care system through loved ones make it clear health care needs to be reformed.

One dear family with four young children lost coverage for a while when the father was between jobs. The parents worried about medical expenses eating up their savings should something terrible

happen. In order to ensure the right of people to refuse health-insurance coverage, and it needs to bring down the \$1.4 billion bill to taxpayers. We're not made of money.

Shirley Scoville

(The Camera's editorial advisory board members are: Rick Beaufait, Anne B. Butterfield, Ed Byrne, Clay Evans, Tom Lloyd, Susan Morris, Robert F. Nagel, Noelle Nicholson, Betty Parham, Steve Pomerance, Marc Raizman, Jody Sarbaugh and Shirley Scoville.)

From the 'virtual editorial board'

Following are excerpts from the Camera's virtual editorial board deliberations (see www.dailycamera.com) about this Sunday's editorial topic, which is: Is covering the state's uninsured worth \$1.1 billion? The submissions are signed with the writers' screen names:

I think this is a great idea — everyone is required to have auto insurance, and you cannot register a car (I believe) without it. Since everyone will be required to have health insurance, how about you cannot get a drivers license or other state id without proof of health insurance? I can't really think of any other way to even attempt to enforce this — and without a means of enforcement it becomes meaningless.

It is a good idea though — as long as there's a sliding subsidy scale so everyone can at least purchase a minimum policy. I know too many people who have expensive houses and cars but no health insurance because they can't afford it. My answer to them is get a cheaper house and car.

connie

This is not the right direction for Colorado for the following reasons:

1. Forcing everyone to buy health insurance is wrong because it violates the individual right to control one's own life and resources. Do we really want to live in a society where politicians decide what we must purchase?

2. Too much government interference in health-care is what created the health care crisis in the first place. More government interference in health-care will only make matters worse. We need to get politicians out of health-care altogether rather than making them more entrenched.

3. Government is already way too big and way too intrusive in our lives. We should make government smaller, not larger. Small government is beautiful. Big government is ugly.

cawrigh

Chuck Wright

<http://www.ronpaul2008.com/>

The 208 Commission's rationale for compulsory insurance is the "cost shift from uncompensated care" provided to the under- and uninsured that "makes private

insurance more expensive."

How much more? Reports at the commission's Web site show that this cost shift is at most around \$200 million. This is 1 percent of Colorado's total medical spending, or just \$85 per privately insured resident.

The commission's plan for forcing everyone to have insurance includes tax-subsidized insurance and Medicaid expansion. This would cost taxpayers about \$1.4 billion, or about \$500 per privately insured Colorado resident.

So the commission wants to tax the insured \$500 to save \$85? Let's not let the fox guard the hen house.

Compulsory insurance is still unethical regardless of cost. Proper government protects us from aggressors, foreign and domestic. But compulsory insurance is aggression: you'd face fines and ultimately prison for peacefully refusing to purchase politically defined insurance.

Politicians love compulsory, politically controlled insurance because lobbyists will throw money at them in hopes of having their services covered. As P.J. O'Rourke observes, "When buying and selling are controlled by legislation, the first things to be bought and sold are legislators."

Indeed, politicians already succumb to special interests by forcing insurance plans to cover many benefits that you may not need. As shown in my free-market proposal at WhoOwnsYou.org, these mandates increase your premiums by 21 to 54 percent. They also reduce wages and are responsible for as many as 25 percent of the uninsured.

Instead of expanding politically controlled medicine, the Colorado Legislature should expand eligibility for "mandate-lite" policies and phase out mandated benefits. It should promote the Health Care Choice Act, which would allow you to buy insurance that meets less damaging regulations of other states.

Brian Schwartz

businesses leave and take jobs and sales tax, which leads to lower tax revenue, and threatens the city's ability to cover the services that we all enjoy. Eric Rutherford has the experience and contacts to bring ideas from the business community to the council, and the ability to communicate council decision, and obtain consensus on key issues that require support from the business community.

RON S. SINGH
Erie

Finance

Intent of the law should matter

The law limits contributions to \$100 from each individual. Angelique Espinoza's campaign does an end-run around the law by taking multiple \$100 donations from a single source but laundered through multitude corporate entities. In his Oct. 25 editorial, Clint Talbott notes that Espinoza conceded that those who respect the intent of the law raise a "good point." Yet she is still insisting we consider only her compliance with the letter of the law. In the Oct. 29 Colorado Daily letters section, Angelique Espinoza tells us her campaign is in compliance with the law and if we don't like it we should change the law.

Even the most tightly written laws will leave loopholes that can be exploited by developers and politicians seeking to thwart the law. Espinoza has admitted violating the intent of the law and now she taunts us by challenging us to come up with an iron-clad rule that she cannot circumvent. The city has never seen such unbridled hubris.

TED WEVERKA
Boulder

Louisville

Urban renewal is working fine

I'm voting "No on 2A" in Louisville because I believe in representative government and I support the ability of the city to delegate and involve more citizens in the process. I believe the passage of 2A would undermine the long, public process used to create the commission and define the revitalization area. It would also subject our city and our future to

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