

Politically controlled insurance is a disease

Health care reform commission Chair Bill Lindsey's recent comments show that he either misunderstands why insurance is so expensive or deliberately misrepresents fundamental issues ("Mandatory health plan participation opposed," Jan. 10).

He wants to force Coloradans to buy politically defined insurance because "the market for health insurance isn't working." But as my free-market proposal to the commission explains, it's not working because government controls have crippled it.

Federal tax policy deeply discounts employer-provided insurance. This locks us to our employer and the costly insurance plans they offer. Hence, insurance companies need not please us, as they know we must change jobs to buy a competitor's product.

Likewise, mandated benefits laws force us to buy expensive policies with benefits we may not need. For example, a widowed wife must buy a policy that covers marital therapy, prostate cancer and maternity. In Colorado, these and other controls add between 20 percent to 50

percent or more to premium costs.

Politically controlled medical insurance is a disease masquerading as its own cure.

Brian Schwartz, Boulder

'Interview' questions soft, answers dodgy

The *Rocky's* recent "interview" with United Healthcare Colorado CEO Beth Soberg was at best disappointing ("5 questions for Beth Soberg," Wall Street West, Jan. 12).

The *Rocky* and Soberg had an opportunity to seriously discuss, in layman's terms, what many consider to be the most important issue of the day. Instead, the *Rocky* asked softball questions and Soberg answered with dodgy and unclear statements such as "there's the cost of care as well as utilization," "build (ing) the drivers of cost in order to sustain the system that we build" and "we have to work around that care to reduce reworks."

Few, if any, of the *Rocky's* questionable questions were responded to with a clear, concise and substantive answer.

With these sorts of vague and imprecise rejoinders I am certain we will soon see Soberg on the campaign trail running for some political office.

Stace Tackaberry, Breckenridge

Out-of-pocket health costs fairly low in U.S.

In his letter of Jan. 10, "Cut out health-care middlemen," Dr. Mark Earnest states that Americans pay far more out of pocket for their health care as a percent-

age of the total cost than citizens of any other country. This is not supported from data in the current, Jan. 1, issue of *Annals of Internal Medicine*.

On Page 64 is data for 27 countries from 2004. Only 4 countries paid less, and 22 countries paid more out of pocket than Americans. Average out-of-pocket costs were 19.8 percent, while in the U.S. it was 13.2 percent. Examples include Switzerland (31.9 percent), Italy (21.0 percent), Japan (17.3 percent) and Canada (14.9 percent).

Michael Darnell, Lakewood

A reason to cry

Senator and presidential candidate Hillary Clinton is being widely criticized for having acted emotionally while expressing concern for her country.

Are there any patriots whose eyes would remain dry while hearing *The Star-Spangled Banner* or the pledge of allegiance at a time of national sorrow or national pride? Do we not shed a tear for a dearly departed loved one?

Like Clinton, I am concerned that our democracy — for the last seven years — is close to having become "dearly departed."

R. Kiefer, Arvada

Dems have a plan

The Democrats have a plan to fix the "illegal immigration" problem: Keep on raising taxes and the minimum wage.

Soon there will be no more jobs and the illegals will head back to Mexico with us hiding in the trunks of their cars so we can escape this country!

Paul Sherer, Colorado Springs