

OPINION

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Teacher insurance program must be reformed

BY JERRY NOBLE

Guest columnist

Health insurance is a very important and hot topic these days, especially when it comes to the school employees in the state of Arkansas.

I am currently the superintendent of schools at Greene County Tech in Paragould. I have been in the school business for 40 years, and I must say that the manner in which the Employee Benefits Division deals with health insurance for school employees in the state of Arkansas is very puzzling to me.

For one, it would seem to me that a group as large as ours would have insurance companies competing for our business. Instead, we have a self-funded plan that I believe is being poorly managed because there is no effort to try to control over utilization and rate increases. Even worse, I believe that school employees are being forced to subsidize richer plans for the non-school state employees. I will explain.

If I understand correctly, the EBD manages several groups through a self-funded plan. Although the plans that are offered to each group are the same, I am not sure the rates are the same. Those employed by the schools must pay most of their premium while other state employees have most of their paid for by the state.

By operating in this manner, an injustice is being done to the school employees by forcing them to subsidize the higher premium costs of the non-school employees. By this I mean that since the non-school employees have most of their premium paid for them, they will naturally take the most costly plan — the plan with the best benefits. It has been proven that rich benefit plans lead to over utilization and higher premiums. The higher premiums have forced school employees to take the less expensive plans; however, as I will show you later, we are being penalized for doing so.

The EBD offers state employees a choice of three plans. The rich Gold Plan with low deductibles and office/drug copays, the medium plan or Silver Plan with higher deductibles and copays, and then the Bronze Plan, which is a Health Savings Account that has higher deductibles and no copays.

I can tell you without a doubt that for someone who is paying their own insurance premiums, the Bronze Plan will save you money. The reason is because of the difference in the cost of the premium. I can also tell you without a doubt that if someone is having most of their premium paid for them, they will take the Gold Plan.

Here is the injustice. This past year, more school employees were forced to take the Bronze Plan because of the difference in premium cost. As a result, the EBD received fewer premium dollars. This caused a shortfall. Now the goal of the EBD is to increase the premium on the Bronze Plan by more than 300 percent in an effort to encourage "more healthy people" to take the Gold Plan so the EBD can receive more premium dollars.

This makes no sense at all. First of all, what healthy person would take the Gold Plan if he or she is required to pay for most of the premium? In fact, there is no scenario I can find where even an unhealthy person would benefit

financially by taking the Gold Plan if he or she must pay most of the premium. The reason is because they are going to reach the deductible anyway and will save more than enough on premium costs to make up the difference. Secondly, encouraging people to take the Gold Plan will only serve to drive up rates even further because of over utilization. This is a proven fact in the health insurance business.

The EBD has it backwards. They evidently understand that the school employees are better off financially to take the Bronze Plan. So their philosophy is to collect more premium dollars by increasing the premium on the Bronze Plan to the point that more people will take the Gold Plan, thus more premium dollars will be collected.

They are hoping the premium dollars collected from school employees will be enough to allow the EBD to continue to fund the Gold Plan for other state employees! In the meantime, renewal rates will continue to escalate. I find this philosophy to be very irresponsible, and it sends the message that they have no concern for the hardship placed on many school employees. The great majority of school employees can't afford to pay more for what is already minimal coverage. In fact, we have a lot of school employees who work just for the health insurance. Now that they can no longer afford it, they may as well quit and draw unemployment. Do not be surprised if many do this.

The EBD needs a plan to help control rates. Instead, their plan is to force school employees to pay more and ask the Legislature for more money. In order to control rates, the EBD needs to encourage the state employees to take the Bronze Plan not the Gold Plan.

How do you encourage people to take the Bronze Plan? For one, in order to be fair, the state needs to pay the same percentage of the premium cost for all employees and not just non-school state employees. This gives everyone incentive not to over utilize the insurance, which is one major reason rate increases are out of control.

Secondly, when computing renewal rates, base the increases on the loss ratio of each particular plan and apply the increase to them separately. Again, the EBD has done just the opposite. They applied the largest rate increase to the plan that had the lowest loss ratio.

Not only will individual members benefit, but the taxpayers of the state, who are paying a part of this bill, will benefit because this will reduce the amount of funding required to support the program.

This is a multi-million dollar business. The EBD needs to send people out to the schools and the state offices and educate the members as to what they can do to help control rates. The EBD has not bothered to educate the members. In fact, it appears to me that as little information as possible is provided to the members of the group.

Finally, if the EBD does not have the time, energy or know how to work toward lowering health insurance rates, allow the school employees to separate and form their own group. We can do better.

Jerry Noble is the superintendent of Greene County Tech in Paragould.

The First Amendment to the Constitution of the United States:
"Congress shall make no law respecting an establishment of religion, or prohibiting the free exercise thereof; or abridging the freedom of speech, or of the press; or the right of the people peaceably to assemble, and to petition the Government for a redress of grievances."



Letters

Health care crisis

Mike Huckabee, former governor of our great state, has a television show on Sunday nights on Fox News. I don't agree with all he might have to say, but since I share a lot of his values, I sometimes tune in to see what he has going on.

Last Sunday night he was talking about the health care crisis in America. I thought it refreshing to hear someone speak the unvarnished truth about the health care crisis in America.

Gov. Huckabee gave three reasons as to why America has a health care crisis. His three reasons: Americans eat too much; Americans don't exercise enough; and Americans smoke too much. Clearly not everyone, but enough to place health care in a crisis situation.

He believes the key to solving the health care crisis in America is to somehow get those who eat too much to eat less, get those who don't exercise enough off the couch and exercising, and get those who smoke to stop smoking. He believes an ounce of prevention is worth a ton of treatment.

So how do we get overeaters to eat less, under exercisers to exercise more, and smokers to stop smoking? I'm not sure how, but I guarantee you we can't do it with legislation. Perhaps we can just encourage each other to eat less and move more.

So if you want to blame President Barack Obama for the health care crisis, you certainly may do so. However, the blame may actually rest elsewhere.

**Terry Dancer
Jonesboro**

Depraved world

California Gov. Jerry Brown must have been smoking his '60s stash of pot when he recently signed a bill allowing students in K-12 to dictate what sex they are despite whatever

physical attributes they may have. Among other loony ideas, the law would allow "transgendered" students to choose which bathroom they want to use.

This absolutely ridiculous idea is bound to cause all kinds of problems. I can see a 16-year-old boy with raging hormones declaring himself a female just to get into the girls locker room. How many rapes will this lead to? This insane law will open up all kinds of lawsuits.

It seems like that when Californians pass a law, it is only a matter of time before some nutcase tries to push it through in Arkansas. While the flower children in Sacramento were sitting around in the state Capitol trying to force their nutty world view on the few Californians with any brains left, Arkansas was beating them to the punch. In 2012, a transgendered student at the University of Arkansas at Fort Smith filed a complaint with the Justice Department over bathroom use.

According to news reports, the state recognizes the student, Jennifer Braly, as a woman. She legally changed her name and gender. Physically though, Braly is a man, waiting for sex change surgery. She used unisex restrooms on campus before word got out. When other female students learned that she was transgender, they got uncomfortable with "her" being in the bathroom with them. Duh!

So now the rights of someone with a mental problem or simply a sex-crazed voyeur trumps the rights of the vast majority of those who do not want to feel uncomfortable. Great!

Citizens are going to simply have to rise up and say "no" to this kind of madness. This type of immoral nonsense is just another nail in the coffin of traditional American values that are fast being assimilated into a cowardly new world of depravity.

**Dan Cook
Jonesboro**

Letters invited

The Sun welcomes original letters from our readers. Letters must be signed by hand and include the writer's full home address, plus daytime and evening telephone numbers for verification.

Mail letters to: Letters to the Editor, The Jonesboro Sun, P.O. Box 1249, Jonesboro 72403.

Letters can also be emailed to cwessel@jonesborosun.com or faxed to (870) 935-5823.

A march in Little Rock

Approaching the state Capitol steps Wednesday for a 50th anniversary celebration of the 1963 March on Washington, you could hear Dr. Martin Luther King Jr.'s "I Have a Dream" speech booming over the loudspeakers. It sounded just like him, but it wasn't a recording.



Steve Brawer

Instead, the words were being spoken by Cecil Gibson, a teacher in the North Little Rock School District who manages online classes for students who have been expelled.

Gibson, also a reverend, has been doing this for more than 30 years. He learned the speech as a 10th-grader at the Eighth Street Missionary Baptist Church in North Little Rock while performing in a black history program. He's got King's speech pattern down pat — the cadences, the emphases, the tone. Close your eyes and you'd never know it wasn't King.

"I try to hit it as close to it as possible, exact as I can," he said.

The event was organized by the Arkansas Martin Luther King Jr. Commission. Students marched around the Capitol grounds to re-enact the events of 1963. The crowd was not huge, but it was somewhat diverse. There were more black faces than white faces, but there were white faces there, and not just those belonging to elected officials. Gibson noticed that.

"There was a time when I don't think our white brothers and sisters would show up for an event like this," he

said. "Think about it: Many years ago, African-Americans would not be able to take a platform in a setting like this as they are today. And so, as a nation, as a whole, we've come a long way."

Where would this country be were it not for King and his movement? I don't know what a great nation is or even if one can exist, but you can't be great if you're not good, and the racial segregation that has marked so much of America's history has not been good. We're all slaves to something, and absent that movement, this society would be enslaved to a belief system that judged people based, to borrow King's words, on the color of their skin rather than on the content of their character.

The civil rights movement of the 1950s and '60s was, in fact, a character-based movement, and not just that, but

a Christian one. The Rev. King and his fellow "warriors" succeeded by following Jesus' teachings to love one's enemies and to turn the other cheek. You can punch me, they said, and you can turn fire hoses on me and throw me in jail, and I will not fight back, but I will stand my ground. They sought justice, not vengeance. Vengeance is someone else's responsibility.

When subsequent Christian-based movements of various kinds have forgotten those principles; when they have focused more on winning short-term political battles than winning hearts and minds; when they have defined their enemies rather than loved them, they have not succeeded. I don't think that's a coincidence.