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## Romney's 'Yugo' healthcare

By Hurmon Hamilton and Jonah Pesner | August 7, 2005

LAST MONTH, Massachusetts Governor Mitt Romney finally submitted his healthcare legislation. For those of us in the faith community who believe in the moral mandate to heal the sick, take care of the poor, and welcome the stranger, this proposal is a profound disappointment.

Massachusetts is blessed with some of the best hospitals and institutions of higher learning in the world. Surely with the resources, medical skill, policy intelligence, and moral compass possessed by our Commonwealth, the governor could have proposed a system that delivers quality, affordable healthcare to the more than 500,000 Massachusetts residents who are currently going without and relieves the burden on struggling families and small businesses.

But that is not what Romney has proposed. While important details of his plan are still unavailable, what we do know thus far is ominous.

We believe that Romney is offering what is essentially the "Yugo" of health reform plans.

The Yugo was a cheap foreign car import in the 1980s that promised affordable transportation. However, its shoddy design, flimsy materials, and stripped-down package resulted in tremendous aggravation and expense for those seduced into purchasing a car that, in the end, failed to get you where you needed to go.

You will not see the word "Yugo" in Romney's slick proposal. Instead, you will see the Orwellian phrase "product flexibility," which in this context means the same thing.

The governor's solution to our healthcare crisis is to allow private insurance companies "product flexibility" to design stripped-down "Yugo" health plans with deceptively low monthly premiums but high co-payments and deductibles and significant restrictions on covered benefits and allowable doctors.

This plan, says our governor, is good enough for the poor and moderate-income working people of our Commonwealth. However, the wealthy can continue to enjoy their comprehensive plans in a two-tiered system that replaces a problem of uninsurance with an epidemic of underinsurance.

However, even this Yugo plan may be too expensive for families under 300 percent of the federal poverty level (about \$54,000 for a family of four), so the governor is proposing individual subsidies to help people purchase this Yugo.

Where will the governor get the money to pay for this expensive taxpayer subsidy of a bad private product? Romney has proposed to eviscerate the Free Care Pool, which provides important coverage to those who slip through the cracks of the healthcare system.

Eliminating the Free Care Pool would threaten the financial viability of many hospitals and health centers throughout the Commonwealth, and would leave absolutely no safety net for poor people and immigrants whose documentation is in process, who are excluded from the governor's proposal.

To cap it all off, Romney has proposed penalizing poor and moderate income people who choose not to buy the Yugo, using the mantra of "personal responsibility" to justify this tax on the most vulnerable.

It is a mystery to us why Romney would propose such a backward healthcare plan that is so out of touch with the real needs, interests, and values of Massachusetts residents. Fortunately, there is another option. The "Health Access and Affordability Act," sponsored by Senator Richard Moore and Representative Deborah Blumer -- and backed by a broad coalition of doctors, hospitals, business leaders, public health agencies, labor unions, community organizations, and religious congregations -- offers a realistic plan to expand access to high quality, affordable health insurance for up to 80 percent of Massachusetts uninsured, and would provide significant relief to moderate-income families and small businesses. This plan is backed up by a ballot initiative filed by the MassAct! Coalition.

The Health Access and Affordability Act would make Massachusetts a national leader and moral beacon in healthcare reform.

We have the resources, skill, intelligence, and moral vision to accomplish healthcare reform based on the principles of justice, compassion, and financial prudence. The governor has put his Yugo plan on the table. Voters are ready to take action. Now let the real healthcare debate begin.

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