



A Healthy Solution

WINNING STUDENT ESSAY



By Gabe Schamberg

This is the winning high school entry in our first student essay contest. The winning college entry will be published in the next issue.

DESPITE MANY ATTEMPTS TO FIX the problem, the cost of health care continues to be an issue throughout California and other states all over the country. As the cost rises at a rapid pace, more and more families are becoming uninsured, but we do not have the funds to provide unlimited health care for all citizens in California.

This not only damages the process of health care, but it is affecting business profits, as well as family budgets. Over fifty percent of all bankruptcies are a result of health expenses. Over five million people all over California are currently without health insurance. Many of the uninsured use the emergency room instead of preventative measures, but the cost of visiting the emergency room is one of the most expensive aspects of health care.

Money is not the only issue at hand, however, for some insurance providers will not cover people with risky occupations or certain prescription medications. This is a burning problem that needs to be fixed. The best way to solve the health care crisis in California is to have a tax-funded health care program in which health insurance is not required but all expenses are shared among citizens in a statewide tax.

With any strategy that is used to fix the issue at hand, it is clear that a large amount of money will be spent. The decision that needs to be made is how the money will reach the hospitals, doctors, and health care providers. In a system in which no health insurance is required to get the necessary health care a person needs, a large amount of money will be saved. Currently, when a person buys insurance from a given agency, a portion of the money he pays is going to the office workers, advertising, other agency expenses, and profit. The taxes that would be collected would be the same amount of money minus all those extra business expenses. A tax-funded health care system would save time and effort by eliminating all the steps associated with buying a policy, making a claim, and arguing with insurance companies.

Funding the system would require generating tax income to replace funds already paid to private insurers and other State government sources. A tax on business payrolls would actually be less expensive for the companies that had previously been providing coverage for employees while it would just be a small amount of money for companies that did not provide health care benefits. An exemption or deduction of these taxes could be applied to small businesses.

Also, Federal funds that already go to California could be redirected into the tax-funded health care system. Ideally, our Governor and representatives to Congress would also be encouraging the Federal government to redirect some of the funds currently going toward the war in Iraq to the health care system. The remaining taxes would then be paid by the taxpayers of California, who are now without the burden of insurance and other health

care expenses. The total amount generated for the tax-funded health care system should be much less than the current system, allowing businesses and individuals to save money by paying these taxes rather than buying health insurance.

This system does, however, bring up a few problems. As it is likely that more people would seek health care, it may be more difficult to get an appointment when many more people are going to the same doctor than before. There is a concern about how expensive procedures would be rationed and whether some procedures would be provided at all. These problems can be solved.

This plan does not completely rid the state of health insurance. If people would like better coverage than they receive through paying the tax, then they are free to buy it. It is very much like the school system. While everybody pays for public schools through taxes, the option to send children to private schools is still available. Similarly, should people want to buy health insurance, or if they have it covered through work, then they still have that ability, but people who choose not to buy additional coverage get basic health care funded by a statewide tax.

A tax-funded health care system would cost-effectively provide basic health care for all Californians. Providing optional insurance for additional coverage would address the politics of profit for the insurance companies and the concerns of citizens regarding expensive health procedures and operations. The less frequent emergency room visits, the savings provided by preventive care for those currently not utilizing medical services, and reduced non-medical costs for insurance companies would mean an overall savings for all citizens.

More About our Winner and the Essay Contest

Gabe Schamberg of Cool, California, is the winner of the first SSV Medicine Essay Contest for high school juniors and seniors. He is a student in Honors English 3 at Golden Sierra High School. Gabe is interested in engineering, his favorite subject is math, and his hobby is drums. He has lived in Cool since age five.

His English teacher, Liz Kettle, has been there since 1982 except for two years at the American School of Bucharest in Romania. She is also a credentialed school librarian. In addition to Honors English and running the library, she teaches a class for struggling readers. USA Today selected Ms. Kettle to be on the USA Today Teacher Team. Their March 1, 2007 article quotes her in part as follows:

"These are my kids. I take their papers home to grade. My life and my work are seamless. The kids here work at the local market. They see what I buy. I went to a small high school, and that's all I have ever been interested in doing: teaching in small schools. Luckily, I found this one early in my career, and it was just a perfect fit for me. I haven't ever wanted to go anywhere else." Her student Gabe is evidence that she is in the right place.

Essays were judged on their relevancy to the essay topic, grasp of health related information, and how well the ideas or proposals were expressed. They were not judged by, and do not necessarily reflect, positions taken by the Editorial Committee, SSVMS Board members, or SSV Medicine. The process of judging was thorough. Essays were first apportioned among Committee members. According to their evaluations, the five best essays were then distributed by email to all Committee members for a second round of assessment. The winner was selected based on the accumulated scores received.

In 2006, a proposal for this essay contest was made to the Editorial

Committee. The motivation for sponsoring it included: encouraging students to think about important health issues; reconfirming organized medicine's interest in, and communication with, our communities; promoting student awareness and consideration of medical careers. David Gibson and Bill Sandberg met with local school administrators, who felt that the idea was practical. The SSVMS Board approved and funded the high school contest. Announcements were placed in SSV Medicine, and sent to all high schools in our three-county area. - J.L.

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