

[Santa Fe New Mexican, Op-ed](#)

Ben Ray Luján

August 1, 2009

When I was a member of the Public Regulation Commission, I was approached by a husband and wife who were trying to grow their family. They had one young son, but were trying to have another child. They had health insurance, and they both had good jobs.

After having trouble having a second child, they went to a doctor who found that the wife had a preexisting condition that made it difficult for her to have children. When her insurance company found out about this preexisting condition, they denied her coverage and tried to retroactively charge her for unrelated treatments, falsely claiming that she failed to disclose her preexisting condition. This young family who were just trying to build a life for themselves suddenly found themselves in dire financial straits. The large bills levied by the insurance companies put their home in danger of foreclosure, all because of a preexisting condition.

Stories like this are unacceptable in a country as great as ours — families with health insurance and good jobs, put into financial peril by illness or unfair insurance company practices.

And unfortunately, they are all too common. Too many New Mexicans who have coverage have gone without a necessary procedure or doctor's visit because they can't afford it. Often people wait too long before seeing a doctor because of cost concerns, only to need more extensive treatment for problems that have worsened over time.

And too many have suffered when their insurance companies refused to pay their medical bills, even though they had coverage. Even more families are being squeezed by the rising cost of health care, and it will only get worse under our current health care system. Since 2000, health care premiums have doubled while wages have gone up by just 3 percent. The average American family already pays an extra \$1,100 in premiums every year to cover the costs of the uninsured. Under our current system, the cost of health care for the average family is projected to rise \$1,800 every year. That's money they won't be able to spend on groceries, mortgages or college savings.

Families with health insurance are suffering from higher costs and less stability — many of those insured are a job loss, illness, or accident away from losing coverage altogether, putting homes, cars, dreams of college, and futures at risk.

For decades, opponents of health care reform efforts have done everything in their power to preserve the status quo and prevent reform. But one thing is clear: We can't afford the status quo.

We need reform that takes significant steps toward fixing our broken health care system by making insurance more affordable and accessible for families across our country. We need reform that will help families and small businesses throughout our district at a time when they are struggling with rising health insurance costs.

I support reform that provides security and stability for our families. You shouldn't be denied insurance based on a preexisting condition. You shouldn't have to go without coverage if your employer drops your insurance, you change jobs, or are out of work. And you shouldn't be denied coverage based on gender or age. You should have stable and secure coverage. Most importantly, reform should provide peace of mind, not only for those who have struggled with insurance companies for their entire lives, but also for the rest of us who are one injury or illness away from that painful struggle.

Health care reform should rein in costs and make health care more affordable for all Americans. The public option, which will create competition and increase choice, is just one of the provisions that can make health care more affordable.

Reform should include an annual cap on out-of-pocket expenses, which would help prevent families from being thrown into bankruptcy due to health care bills. Reform should also eliminate lifetime limits, which allow insurance companies to deny claims for those with chronic conditions — cancer, heart disease, or diabetes.

These are the right principles that we need for real reform. For too many years, we have accepted the status quo and it has hurt our families.

We're paying thousands of dollars each year because of our broken health care system — an amount that will increase for years to come without reform. Now is the time to fix our broken health care system.

Ben Ray Luján represents New Mexico's
3rd District in the U.S. House
of Representatives.