

## Healthcare Reform and Rural America

How will healthcare reform, or the failure of healthcare reform, affect the quarter of America's population that live in rural America? The health care reform debate has generated a lot of emotion recently from both sides of the political spectrum on blogs, comment sections, and most notably at town hall meetings. As is too often the case in all things political, those on the extreme edges of both sides are the loudest and drown out those in the middle, where dialog, compromise, and solutions lie.

There are a number of unique challenges relating to healthcare in rural areas including increased rates of illness, reduced access to quality care in many rural areas, and a greater dependency on the individual insurance market. While the shape, scope, and prospects of health care reform seem to change on a daily basis, here are three basic components that would improve the healthcare system for rural Americans.

### **Access to Affordable Insurance through Co-ops.**

The economies of rural communities have higher percentages per capita of self-employed and small businesses than urban areas, and as a result rural Americans are more dependent on the individual insurance market. The high costs and large number of people denied coverage in the individual market due to pre-existing conditions leads to rural Americans being more likely to be uninsured or underinsured. The high cost of health insurance is also a major obstacle to those who are considering starting their own business, which is crucial to rural economies.

The compromise that the Senate Finance Committee is considering of non-profit, non-government, member-owned health co-op's in lieu of a "public plan", can provide an option to small businesses and the self-employed that make available affordable, broad health insurance similar to group insurance offered to employees of larger companies. Co-op and member association health plans would also offer insurance that is portable, allowing people to keep their coverage if they change or lose their jobs.

Access to health insurance is only part of the equation; without access to quality health care, that insurance becomes meaningless.

### **Increased Access to Primary Care.**

Our healthcare system, and our society as a whole, needs to focus more on promoting healthy living, rather than simply treating illness. Placing more emphasis on primary care is essential to a sustainable healthcare system, and rural Americans have less access to these services than urban Americans. While more than 25 percent of America's population reside in rural areas, less than 10 percent of physicians practice in rural areas. Healthcare reform must make a commitment to the well-being of rural Americans, and include substantial incentives to attract and retain primary care physicians in rural areas.

### **Increased Equity in Medicare Reimbursements for Rural Facilities.**

The geographic payment disparities in the Medicare system are another threat to quality care for rural communities. While many rural facilities offer services that are critical to the communities they serve and of high quality, they are reimbursed through Medicare at much lower rates than facilities in urban for the same procedures. Additional consideration needs to be given to regional hospitals that offer primary and secondary care, such as Lake Region Healthcare in Fergus Falls. They are larger than and do not receive the same benefits as Critical Access Hospitals, yet they do not have the volume of larger urban hospitals. These “tweener” hospitals provide critical services to communities across America. Without these rural secondary facilities people would be forced to travel long distances to receive their care, which would be extremely inconvenient, particularly for the elderly. The loss of these healthcare services would also have a direct impact on Main Street, our schools and the social fabric of our rural communities.

The town hall meetings that have taken place during the August Congressional recess have definitely had an impact on the healthcare reform debate (as they should in a democracy). It appears likely that any bill, if it is to become law, will have to be considerably smaller in scope than the current House bill, H.R. 3200. But healthcare reform is still needed, and a bipartisan solution is still possible. A compromise can be reached that works for all Americans, including those living in rural areas.