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Lawmakers don't have free health insurance

Members of Congress can choose from the same plans as other federal workers.

WASHINGTON - As Congress continues its debate over how to improve access to health care, the question comes up repeatedly: Should everyone be eligible for the same insurance plan their senators and representatives have?

It's a common misperception that health care coverage for members of Congress is free, or "gold-plated." Lawmakers say the issue comes up at town hall meetings, letters to the editor and more casual conversations. They're also asked whether they pay Social Security taxes. They do.

"It's not an uncommon question," said Sen. Mike Crapo, R-Idaho, who sits on the Senate Finance Committee that will be voting next week on a bill to overhaul the nation's health-care system. "It's whether everybody in America should have access to health care systems equal to or better than what members of Congress have. And I say, definitely, yes."

The 535 members of Congress are eligible for the same health insurance programs as the country's 1.9 million federal employees, including the 9,200 in Idaho, excluding military and Postal Service personnel. All told, an estimated 8 million federal employees, retirees and dependents access the federal health insurance plans, which are administered by private insurers and are similar to those offered to the nearly 60 percent of Americans who have employer-based insurance.

Idaho's senators and two representatives have signed up for a federal health insurance plan that requires federal employees to contribute about 32 percent of the cost of premiums. Both Crapo and fellow Republican Sen. Jim Risch have the standard Blue Cross/Blue Shield plan, which has a \$300-per-person yearly deductible.

Crapo and his wife pay \$356.59 per month for health insurance. They do not buy dental or vision coverage. The government does not contribute toward the premiums for dental and vision coverage.

Risch and his wife also pay \$356.59 per month. They buy dental and vision coverage, too. Their dental premium is \$44.44 per month. Vision is \$17.33 per month.

Republican Rep. Mike Simpson pays \$356.59 per month and does not have the dental or vision coverage. But he uses the federal plan as his secondary insurance coverage, said spokeswoman Nikki Watts. His primary coverage has been through his wife's employer at the Idaho National Laboratory since before he was elected to the House.

With two children and his wife on his plan, Rep. Walt Minnick, D-Idaho, pays the most: \$1,120.47 a month for himself and his family. He pays \$91.33 a month for dental coverage and \$32.50 each month for vision.

"This is clearly not a government-run health care plan for members of Congress," said Minnick spokesman John Foster. "It's private insurance for a very large pool of people, and because they have a large pool, they can keep costs lower."

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That's not to say that lawmakers, who make \$174,000 a year, don't have a few perks when it comes to health care and insurance.

Like other federal employees, they have dozens of plans to choose from, involving various levels of care and costing various amounts. The Congressional Research Service estimates federal employees have about 300 options. About three-fourths of all workers in the private sector have no choice in medical insurance, either because their companies don't offer coverage or offer only one plan.

For an extra \$500 a year, lawmakers also can receive health services from emergency care to X-rays and checkups at the Office of the Attending Physician in the Capitol. For a fee, they can also get treatment at military hospitals, including the National Naval Medical Center in Bethesda, Md., and Walter Reed Army Medical Center in Washington, D.C.

Crapo, who pays for that extra coverage, had prostate cancer surgery at Bethesda. "This isn't necessarily a Cadillac plan, but it is nicer than the average person could get," said Steve Ellis, vice president of Taxpayers for Common Sense, a government watchdog group. "The Capitol physician is like the school nurse. Imagine not having to go to your primary care physician or make appointments for the little annoying medical needs."

In some ways, though, employer plans in the private sector are more generous. For individual coverage, private-sector employers typically pay more of the premium than the U.S. government does under the federal plan, according to a 2007 study from the nonpartisan Congressional Research Service.

Citing Labor Department statistics, the service said private-sector employers pay 81 percent of the premium for individual coverage and 71 percent for family coverage. The federal plan pays 72 percent of the average premium of all participants. The CRS also said premium increases in the federal plans have been smaller than under private-sector employer-based plans, an average of 7.3 percent a year vs. 10.5 percent over the past 10 years or so.

Because of the federal program's size - it is the largest in the nation - there is competition among the insurance companies participating. Also, the federal program bars insurance companies from denying coverage to workers with pre-existing conditions, and the plans are portable so participants are still covered even if they move from Washington, D.C., to Idaho or other states.

Democrats liken the federal program with all its options and regulations to the health insurance exchanges they have proposed as part of the overhaul bills being considered by Congress. The exchanges would make it easier for individuals and employers to shop for health insurance.

President Obama has promised that under his health care proposal, "You will be able to get the same kind of coverage that members of Congress give themselves."

Republicans have sought to take him up on that promise. California Rep. Darrell Issa, the leading Republican on the House Committee on Oversight and Government Reform, introduced legislation that would give Americans access to the same health care programs members of Congress and federal employees have.

Sen. Barbara Boxer, D-Calif., a strong supporter of including a government-run option in any reform package, wants to know how many senators are participating in the federal health care program while opposing a public option. "I want to know because so many of my colleagues say a public option is terrible," Boxer said. "I'm curious as to whether they've chosen a public option for their health care or they've gone outside to get it."