

David McDermott, M.D, MPH
Op-Ed article for *Bangor Daily News*

Recently, this newspaper editorialized in support of the so-called public option noting the support of physicians for this approach in the context of health system reform. While national studies have shown support among both the public and physicians for such an option, the Maine Medical Association conducted its own survey of its members last November and December. Our members identified expanding access to care for the uninsured as the single largest issue facing American medicine, reflecting a response rate nearly twice what any other item achieved. Members indicated that the number one issue affecting their daily practice was dealing with the myriad provisions of different health plan policies.

Given these responses, one might guess that most Maine physicians would have no opposition to a public option competing with private health insurance plans. But we do not have to guess, as we also asked whether in increasing access to coverage, members preferred to build on the current system or to create a single public system, such as a “Medicare for all” approach. While members were somewhat divided, 53% of the more than 600 physicians who responded indicated that they supported a totally public approach. Primary care physicians were more likely to support a public system than their specialist colleagues.

The Maine Medical Association supports achieving universal coverage through an individual mandate and does not, at this point, support a single-payor system. But in consideration of the views and opinions of our members, the Association does support a universal coverage through a mix of private and public plans.

Maine’s physicians and their patients need comprehensive reform and we need it now. The status quo leaves too many patients without health insurance coverage, and leaves thousands more underinsured. Costs for the uninsured get shifted to those who are insured, increasing the premiums to rates that are unaffordable, leading to a death spiral of fewer insured and higher premiums for the few left in the market. The only way to have an equitable system is to have appropriate options for all and require people to purchase an insurance policy appropriate for them and their families. Subsidies should be provided to those individuals and families who cannot afford the coverage.

Without comprehensive reform, health insurance premiums are expected to double in the next ten years. In Maine, that would mean that family premiums would exceed \$30,000. Premiums have increased an average of more than 10% a year for more than a decade. Even last year, when general inflation was in negative numbers, health insurance premiums increased by 5.5%.

There is much good about health care in Maine, and there is much that needs to be improved. There are many things we can do without the federal government, but when it comes to expanding coverage, we need the Congress to set the course. As President Obama said during this past weekend, with reform efforts beginning with President Roosevelt and continuing through Truman, Johnson, Nixon, and Clinton, we have waited long enough. Do it now.

David McDermott, M.D., MPH is President of the Maine Medical Association. He practices emergency medicine and is Director of the Emergency Department at Mayo Regional Hospital in Dover-Foxcroft.