

Enough with Insurance Companies Already

This is in response to the Boston Globe article [‘RomneyCare’ — a revolution that basically worked](#): Who exactly did Brian Mooney talk to when he researched this article? RomneyCare is the worst thing to happen to Massachusetts since Blue Cross bought the state.

Do you want the inside word? Romneycare is great if you are Blue Cross. It is not so great if you happen to be unemployed or underemployed and especially if you are middle class. I am head of household for a family of four. My wife is not working. She has zero income. My only income is my unemployment. Apparently, I earn too much if you can believe that. At what point do I qualify for MassHealth or Romneycare? According to RomneyCare I am only allowed to use the insurance granted to me through unemployment, which is Blue Cross.

Mitt Romney saw a problem with so many Massachusetts residents unable to afford insurance. His solution was to force us to buy Blue Cross (*or one of the other companies*). If you cannot afford this cost, that is too bad. The state will give you a hefty surcharge on your tax refund if you do not pay for insurance. For the majority of us, the choices are to buy insurance or pay rent and eat. What would Romney do about the homeless situation? Force the homeless to buy boxes to live in?

Seriously, it is time to return to a single-payer plan. Look at the profits that Blue Cross claimed for 2010 ([Report on BCBS](#)). Yet, somehow Blue Cross is reported as a non-profit company. What a joke. Their CEOs make more in a year than I have made as a database programmer for ten years.

That is only one company. Add Harvard Vanguard, Tufts, and all the other insurance companies and you are looking at a surplus for universal healthcare. I say, enough with these middlemen. Give everyone Medicare. These insurance carriers are driving costs up with their forced administrative fees. I worked for Blue Cross and know how they operate. 97 percent of all claims are automatically rejected. Yes, they are reviewed and yes, the reviewers are trained to reject them arbitrarily for any reason they can find. This forces the service providers to hire administrative staff to fight with Blue Cross to get paid for services. It is enough already! Brian Mooney is clearly sucking the teat of the insurance industry. Honestly, who paid him to write this, article? Was it Blue Cross, Mitt Romney, or both?

I have been unemployed for six (6) months and MassHealth has rejected me for a long list of reasons (*I earn too much, I need more documentation, I must use the unemployment first, etc.*). Shame on Mitt Romney and shame on the conservatives who want to privatize everything. It does not take a rocket scientist to see that privatization drives up costs and drives out consumers. The state comes in to force the populace to consume a commodity that is less necessary than food, shelter, clothing, and even education.

The solution is simple. It will take a complete removal of insurance lobbies from the public sector. Yes, companies like Blue Cross and Tufts will be destroyed. But why are we allowing them to profit from the misery of others? Why should we allow government agencies to force citizens to buy a fabricated commodity that we do not need?

Why indeed.