

## GUEST VIEWPOINT

# Insurance companies benefit

By Dooley Kiefer

Health care reform was intended to provide everyone with access to health care now and to stop the unsustainable above-inflation cost increases.

But these concepts have been trampled by the hordes of lobbyists (at least four per congressperson) demanding that the insurance industry remain central, that the pharmaceutical industry not have competition from imported drugs or government negotiating for lower prices, etc.

Apparently President Barack Obama's representatives offered behind-the-scenes promises to allow exactly those outcomes.

The simplest way to get — and keep — costs down would be to get rid of the non-health-care costs that siphon off around 30 percent of each dollar spent on health care and move directly from the current multiple-payer approach to a single-payer one, where the federal government is the insurer of all. In the U.S., approximately 30 cents of every health-care dollar is currently used for nothing to do with health or care. It goes for marketing, advertising, insurance company profits, exorbitant CEO salaries, lobbying — and massive billing bureaucracies that challenge your doctor's orders and patient and doctor claims for payment.

A single-payer approach, as the name implies, only federalizes how health care providers are paid. It leaves the choice of doctors and hospitals completely up to each individual and the choice of treatment up to each patient and his/her doctor.

There is no reason to fear for the survival of insurance companies, since there's big business in home, car, life, mortgage, bond, liability, key-person, contents, professional indemnity, workers compensation, earthquake and flood, errors and omissions, travel — and even pet — insurance. Also, if national health coverage is designed to include preventive health care measures and necessary treatments and surgeries, there is also the possibility of add-on health insurance for optional elective procedures (e.g., cosmetic surgery) and hospital accommodations (e.g., a private room).

But what is on the table in Washington now will continue to lock us into the failing profit-based insurance system, which will get millions of mandatory new customers and billions of taxpayer dollars in subsidies. It will be 2013 before it becomes fully "effective," and will still not cover everyone. It will still tie health insurance coverage to employment. It will not provide any meaningful competition that might help contain costs.

The handful of good items in the current proposals, such as forbidding insurance coverage due to a "pre-existing condition" or possibly increasing funding for community health centers, could be done independently.

The U.S. pays more than \$7,130 per person for health care now, 50 percent more than other industrialized countries (where single-payer government coverage is the norm), yet ranks 37th in health-care outcomes, lower than some third-world countries.

It is outrageous that the American citizen's widespread recognition of the need for and support for major change in our health care "system" has, in Congress, only led to extremely complicated and predictably inadequate industry-driven legislation. Scrap the House and Senate bills; don't try to "reconcile" them — and start over with Medicare for All; the insurance companies will be just fine.

Tompkins County Legislator Dooley Kiefer, D-Villages of Lansing and Cayuga Heights, represents the 10th District of the legislature.

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Provided

Wetlands like this one in the Town of Dryden act as filters that trap water pollutants before they find their way into larger bodies of water.

# Wetlands: Nature's water filter

Careful planning must preserve these areas amid development projects

Development on many wetlands in New York State is no longer regulated due to recent changes in federal law. Most people know of wetlands as ponds, bogs, marshes, wet meadows or swamps. Until recently, society was more concerned with getting rid of wetlands than with preserving them. About half of the wetland existing in the contiguous United States 300 years ago has been lost, mostly through draining or filling for agriculture and urban development.

One example is the southern end of Cayuga Lake, originally a large wetland that was destroyed by dredging to allow navigation into Cayuga Inlet and Fall Creek.



NICK SHIPANSKI

Guest Viewpoint

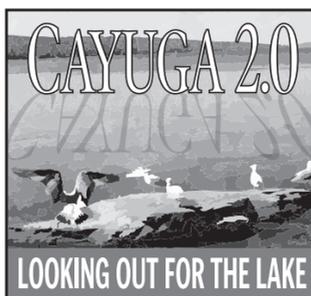
As wetland losses increased in the last half of the 20th century, people began to realize that they are integral components of watersheds that provide many benefits: enhanced water quality, storm-water storage, flood control and habitat for plants and animals. While most economic benefit of building on wetlands are enjoyed by a few, the costs of deteriorating water quality, increased flooding and declining wildlife diversity and abundance are borne by all of us.

When people think of wetlands, clean water is not necessarily something that comes to mind.

Wetlands contain algae, bacteria, bugs and can smell like rotten eggs. However, because of these organisms and chemical processes that occur, wetlands remove many common water pollutants.

Wetlands act as a filter, slowing water down so that sediment and many pollutants drop out. As the water slowly moves through the wetland, chemical transformations occur that alter other pollutants. The result is that the water leaving a wetland is cleaner than the water entering it.

The removal of phosphorous is one example of this process.



## ABOUT THIS SERIES

Cayuga 2.0 is a series of monthly guest viewpoints about the health of the Cayuga Lake watershed and the challenges and opportunities related to it. The viewpoints are provided by the Tompkins County Water Resources Council.

Phosphorous is a nutrient that enters lakes from tributary streams and surface runoff. Cayuga Lake often has too much phosphorous, which can fertilize algae and cause its excessive growth during summer months. When the algae die, the decay process consumes dissolved oxygen in the water, and without sufficient dissolved oxygen, fish and other aquatic organisms may die off in large numbers. Wetlands remove phosphorous by allowing particulate phosphorous to settle out and by binding dissolved phosphorous in organic matter and soils.

Wetlands also act as a sponge by storing water and allowing it to evaporate, slowly releasing it back into a stream or percolating into groundwater. This water storage reduces flooding and erosion after a storm.

When housing or other development is built on a wetland, the water that used to be stored there has to go somewhere. If development is done well, the water will be stored on-site in preserved wetlands or artificial storm-water structures. If development is poorly planned and designed, the water might flood neighboring property or be channeled directly into streams where the added volume and velocity of the water can cause erosion and flooding downstream. Wetland loss contributed to the devastating effects of Hurricane Katrina on

New Orleans, for example.

Until 2001, the federal government regulated virtually all wetlands, requiring anyone who wanted to build in a wetland to avoid or minimize wetland impacts, or to replace destroyed wetland. However, two recent U.S. Supreme Court rulings have removed federal jurisdiction over many wetlands, particularly those wetlands that do not have a surface-water connection to a river, stream or lake or whose surface-water connections only flow during part of the year.

These wetlands are generally small but numerous — perhaps up to 30 percent (or more) of the total wetland in any given area. They are just as important as other wetlands in removing pollutants from surface water, storing storm water and providing habitat. Since New York State's own wetland law only regulates wetlands greater than 12.4 acres in size (most of these wetlands are smaller than that), it is up to local governments to protect many of the wetlands in the community.

What can local communities do to protect wetlands? One option is to adopt local wetland laws to fill the regulatory gap created by the change in federal regulations. Local governments can also use existing regulations, such as site plan reviews and subdivision regulations, to ensure that development avoids or minimizes wetland impacts.

The existing wetland databases contain many inaccuracies. Digital aerial imaging now exists for Tompkins County, and local governments could provide funding for using this data to improve the data. This would give landowners and regulators better information on where wetlands are and how land uses might affect them. Since the benefits of wetlands cross political boundaries, intermunicipal collaboration is needed to ensure their protection in the longer term.

Nick Shipanski is a past chair of the Six Mile Creek Volunteer Monitoring Group and a member of the board of directors of the Community Science Institute and Tompkins County Water Resources Council. He now lives in Montreal.

## ► TODAY IN HISTORY

Today is Saturday, Jan. 2, 2010. On this date:

► In 1929, the United States and Canada reached agreement on joint action to preserve Niagara Falls.

► In 1935, Bruno Hauptmann went on trial in Flemington,

N.J., on charges of kidnapping and murdering the 20-month-old son of Charles and Anne Lindbergh. (Hauptmann was found guilty, and executed.)

► In 1960, Sen. John F. Kennedy of Massachusetts launched his successful bid for

the presidency as he announced his intention to enter the New Hampshire Democratic primary.

► In 1965, the New York Jets signed Alabama quarterback Joe Namath to a contract reportedly worth \$427,000.

## DOONESBURY



## DARTS & LAURELS

### Thanks for weekend fun

**Laurel:** The Lansing High School Class of 2011 would like to thank all who helped make their Food Hut weekend at Moore's Tree Farm a success. Donations of money, time and goods from families including the King Ferry Hotel's chili, Weidman's baked goods, Mrs. Drake's team and the Thomases, and all others involved.

### Encourage growth within city

**Dart:** From Paul Monkman of Ithaca. The City of Ithaca's Common Council is studying adding a zoning designation, R-3aa, to restrict the size of new buildings based on the average square footage of existing buildings in the immediate area — a step in exactly the wrong direction. Ithaca has a net inflow of commuters each day and our home prices and rents are significantly higher than those in surrounding areas. Local taxes are being spent to build affordable housing. This situation suggests that there is demand for more housing in the city. When we say "no" to development in the city, we're saying "yes" to development outside it. Development outside the city adds to traffic problems, isolates people from one another, and is much less energy- and resource-efficient than development within the city. Denser housing, and development in general, can be designed to be consistent with or, in many cases improve, the aesthetics of its neighborhood. We can do better by encouraging attractive, dense, energy-efficient, walkable, community-building redevelopment in Ithaca.

### Tompkins needy toasty now

**Laurel:** From The Samaritan Center at Catholic Charities of Tompkins Tioga to the very generous Tompkins County community: What an amazing event Share the Warmth was this year! Thank you to all who donated clothing; to the Ithaca Rotary Club, coordinators of this event; and to Cornell University, Ithaca College, Finger Lakes ReUse, our wonderful volunteers, and everyone else who contributed. Our community is truly a warmer place because of all of you. Here are some of the numbers: 970 people (567 families) actually walked through our doors, seeking warm clothes for 1,621 family members; 560 adults and 495 children received coats. Also 603 blankets; 1,100 hats; 985 pairs of gloves/mittens; 656 sweaters; 764 scarves; 285 pairs of boots and 136 pairs of snow pants were distributed. Our entire community should be proud of this fantastic accomplishment.

### Thanks to warmth-givers

**Laurel:** From Janet Steine, president of the Ithaca Rotary Club. The club was a lead sponsor of Share the Warmth, and helped set up the collection boxes, picked up, sorted and helped distribute warm outerwear, sweaters, boots and blankets. Thanks to everyone in our community who gave generously and shared their warm clothing with others.

## WRITE TO US

We welcome letters no longer than 200 words. Please include your name, address and a daytime telephone number. We edit for brevity, accuracy, clarity and grammar. Edited letters should address a single idea. We reject anonymous letters, poetry, Internet pass-alongs and form letters.

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