

CHRIS BANKS

Cost control may reform system

When Melvin Brooks floored Jayhawk Patrick Ritchie during last week's Nebraska-Kansas basketball game, my roommate Erik and I cheered. The Huskers, despite losing, had been playing more physically the last few games, making them more fun to watch, at the least. However, as Ritchie was scraped off the floor and helped back to the bench, a question formed in my mind.

"Hey, Erik, who pays for all those medical bills?" Erik looked at me, puzzled, and shrugged his shoulders.

"Probably the universities," he guessed. That got me thinking, not about basketball, but about the health care system and the looming crisis President Clinton always talks about. Many people who don't have universities to cover their medical bills are apparently underinsured or not insured at all.

This problem is often shrugged off and assumed to belong to someone else. But on Sunday, I decided to tackle the problem head-on by asking Erik for an economics major's perspective. "What do you think of Clinton's health care plan?" I asked during a break in the game.

"Oh, it won't work. Costs are too high for universal coverage to be affordable. In Canada, average medical costs are one-third of ours. And even there, the system is screwed up," Erik explained while we watched a shoe commercial.

That got me thinking about what Clinton was trying to do. Clinton was trying to solve a problem by attacking the symptom — underinsured Americans — rather than the problem: ridiculously high medical costs. So next I asked, "Why are the costs so high?"

"Lots of reasons," Erik helpfully answered. I frowned, and Erik realized he couldn't get off without a better answer. While we watched the game slowly elude Nebraska's grasp, Erik clarified three controllable causes of rising costs.

The first cause is the pharmaceuti-



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cal industry. When a company develops a new wonder drug, they are allowed to file for patent protection. This gives them over a decade of exclusive rights to this medicine.

Since a patient will often die or suffer lots of pain without the drug, they will pay almost any price for it. Worse, these companies can charge whatever they want because there is no competition. Granted, the companies must pay for the research and development of the drugs. However, current pharmaceutical prices do not reflect costs but instead reflect profits.

A second cause is the result of too much competition, rather than lack of it. Hospitals are overinflating in high-priced equipment. Each hospital thinks it must own its own CAT-scan and every other gizmo, even though the gadgets are not used enough to cover their own costs. This drives up the overhead for each hospital, raising the prices of every procedure.

The third controllable cause is malpractice insurance. One-third of an anesthesiologist's salary is paid to insurance just in case he or she makes a mistake. Other doctors pay similar rates. While there are many cases of true medical negligence, often a doctor will get the short end of the stick in the courtroom.

Erik's information helped me, but he didn't have any solutions. So I had an idea. "So, Erik," I asked, "if we worked against these causes of high medical costs, insurance would be less expensive, right?"

"Well, I guess ..." That was all the

prompting I needed. I quickly explained to Erik what I was considering.

First, the period for pharmaceutical patents should be cut to about five years, and companies would receive government assistance to reimburse research and development costs for successful innovations. A Medical Care Board (the MCB) should be created to determine who gets the government reimbursements and would work as a watchdog on pharmaceutical price controls.

Second, hospitals should be granted exemptions from antitrust statutes and should work together to decide what hospitals will buy which high-priced equipment. If they have any disputes, the new Medical Care Board would serve as arbitrator.

Finally, malpractice law should be rewritten. This sort of reform is a seldom-remembered idea of George Bush's, first proposed during the 1992 presidential campaign. It could work. Also, the Medical Care Board would offer malpractice insurance in exchange for cost controls on medical procedures. This would be similar to the Federal Reserve Bureau's insuring of the banking industry — voluntary but with good advantages for members.

Though Erik was more interested in basketball, we both managed to come up with solutions that are less intrusive than what the government is proposing now.

Banks is a junior political science major and a Daily Nebraskan columnist.

CINDY LANGE-KUBICK

Marriage alters love notions

Valentine's Day is over. In another week the bon-bon boxes will be empty, the roses dead or dying and all those romantic candlelight dinners a dim gastronomic memory.

Feb. 14 is the traditional time to pop the big question, a time to get down on bent knee and pledge one's undying love.

Well, hold on to your long-stem roses, friends, because statistics show that first marriages today have a 66-percent chance of ending in divorce. How's that for discovering a razor blade in your chocolate heart? Ouch.

But despite our apparent inability to make it work, marriage is an enduring institution. In the United States, less than five percent of us make it to age 70 without taking the plunge.

Romantic love is what gets most of us into a marriage. It is the basis of the modern-day family. The nuptial bond is our most common framework for procreation and child rearing.

So perhaps if we are going to keep tying the knot, we should not focus on the fact that so many marriages are ending in divorce, but instead try to figure out how the remaining marriages manage to survive.

I'll use my own blissful marriage as an example of a successful union. And I use the term "successful" very loosely.

I don't know that I want to use the word "successful." Let's call it average, or how about typical? Oh dear, they both sound so, so, uh, boring. OK, how about boring? Let's look at my own slightly boring, but still intact, marriage as a model for all of you young lovers about to take the plunge.

I spent my childhood getting ready to walk down the aisle. I played house, "You be the dad, and I'll be the mom." Barbie and Ken took frequent honeymoons, returning home for beach parties and barbecues. Not very realistic, but these were things most little girls did in the 1960s; it felt as natural as



Twelve years and three kids later, I know a few things about marriage that those of you basking in the glow of last night's walk in the moonlight need to know, too.

breathing.

However, as a teen-ager in the 1970s, I saw the women's liberation movement in full bloom. It wasn't catching on very quickly at our house — Mom was still ironing Dad's underwear — but, out in the real world, women were burning bras and petitioning for the Equal Rights Amendment.

With that scene as a backdrop, I called my future spouse and arranged our first date. During our courtship, I paid for my share of movie tickets and popcorn. Eventually I begged him to marry me. (I was liberated on the outside, needy underneath.)

Twelve years and three kids later, I know a few things about marriage that those of you basking in the glow of last night's walk in the moonlight need to know, too.

People change. If your primary attraction to your future mate is physical, remember that hairlines recede and bustlines fall. Make sure that you are soul mates, not just body buddies.

During my marriage, I've made my share of changes. I've become a mother, quit work, gone back to school, started a business, become a vegetarian, gained weight, lost weight and undergone various emotional and spiritual metamorphoses.

There have been times that my husband would not have known me as the woman he married without that identifying mole on my backside.

Another thing to remember: Other people will try to run your life. These

people include relatives, friends, talk-show hosts and the cashier at Hinky Dinky. Don't let them do it.

Before I got married, my Mom gave me this piece of advice, "Be sure to send Mark off to work with a good breakfast and a tantalizing kiss."

Gez Mom, as I recall, Dad always had a bowl of Frosted Flakes before he left for the office — and he poured the milk himself.

And a tantalizing kiss? In the morning? Those dynamites your sweetie always popped while you were dating disappear the minute you say "I do." Listen to the sincere advice, smile, nod, then go home and forget it.

The truism that familiarity breeds contempt exists for a reason. Romance fades, passion wanes and the grass starts looking greener elsewhere.

My advice is to lower your expectations. He's no Prince Charming, and you're not Cinderella. If you turn out to be anything like most of us, your family life will more closely resemble "The Simpsons" than "The Waltons."

Love, romance and marriage, like that box of Valentine's chocolates, can be bittersweet. The pieces all look alike, so you have to bite into one to know what you're getting. When I got married, I thought I was getting a milk chocolate caramel, and he turned out to be a vanilla cream. I have no regrets.

Lange-Kubick is a senior news-editorial and sociology major and a Daily Nebraskan columnist.

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