

# Election May Determine Fate Of Sick, Uninsured

BY NOAM N. LEVEY  
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MURFREESBORO, Tenn. — Jode Towe was driving his big rig across the New Mexico desert in April when he noticed an odd sensation at the back of his throat. “It was like something was growing there,” he recalled.

When Towe, 41, went to a clinic, he got bad news. He might have cancer. Doctors recommended a biopsy. If the results confirmed their suspicions, surgery and chemotherapy might follow.

But Towe and his wife, who live in this small city near Nashville when they aren’t hauling freight across the country, don’t have



health insurance. Nor do they have \$4,000 for the tests to get an accurate diagnosis. For now, they’re waiting as the growth in Towe’s neck swells.

“I always worked hard. I never took it easy,” Towe said, his voice trailing off. “But they said I might die.”

Towe is one of nearly 50 million people in the United States who don’t have health coverage. Close to 30 million have been unin-

sured for at least a year, according to the Commonwealth Fund, a New York health care foundation.

Many of the uninsured are young, healthy or don’t want insurance. About one-fifth aren’t citizens. Millions, however, are like Towe: sick and unable to afford the medical care they need.

The fate of these Americans — at the heart of the nation’s tortured, decades-long debates over health care — is now bound up with the outcome of the presidential election.

President Barack Obama’s health care law is slated to guarantee coverage to all Americans beginning in 2014, by prohibiting insurers from turning away

sick customers like Towe.

But the law, which will subsidize insurance for millions, will be costly. The Republican nominee, former Massachusetts Gov. Mitt Romney, has pledged to repeal it, saying the law represents a “political philosophy ... that government knows better than people how to run your lives.”

Romney has said that only Americans who currently have insurance should be guaranteed continued coverage if they change jobs or lose a job. That protection is already available for most workers under a 1996 law.

He and other Republicans promise to make health insurance less costly

by deregulating it. Romney has not specified what would happen to people like Towe who don’t have insurance, though he has said it is a job for state governments.

Massachusetts is among a handful of states that guarantee health coverage, with the help of additional federal aid, a plan signed by Romney when he was governor.

Tennessee used to do the same. But it became too expensive, and state leaders rolled back coverage.

Today, Tennessee runs a small health plan, known as AccessTN, for people with serious illnesses who can’t get private insurance. Romney has suggested such so-called high-risk pools as a

tool for covering the chronically ill. But like similar pools around the country, premiums for the Tennessee plan are very high. Just 2,960 people are enrolled.

For Towe, an AccessTN plan with a \$3,000 annual deductible would cost \$516 a month, more than he can afford. Private insurers told him not to bother applying. Towe’s possible cancer is the kind of pre-existing medical condition that most won’t cover.

At first, Towe and his wife panicked.

“I said, ‘This can’t be happening,’ ” said Yamira Towe, a native of Puerto Rico who met her husband at a trucking company in eastern Tennessee. “We just

got married two years ago. I thought, ‘What am I going to do without him?’ ”

The Towses knew they were taking a risk when they left the company to start a business driving their own truck. Last year, the couple took home about \$48,000, after expenses for running the truck. Payments on the truck, including insurance and permits, total more than \$28,000 a year.

Health insurance was out of the question, at least at first.

“Better not get sick,” Jode Towe figured.

Towe, who jokes he’s still a “strong buck,” had always been healthy. He loved sailing and flying airplanes. He’d run his own tree-cutting business. And he prided himself on being able to drive 700 miles in a day.

More recently, Towe couldn’t make the long drives without rest. That was worrisome.

The Towses were able to pay cash for the first round of doctors’ visits this spring: \$80 for the first trip to the clinic, approximately \$600 for two CT scans, \$150 for a cardiologist visit.

The couple got a break on some bills. “The doctors were great,” Yamira Towe said.

But a biopsy and an operation to take out her husband’s tonsils probably would run \$3,500 to \$4,500. A round of chemotherapy, if that became necessary, could run more than \$10,000.

She scrambled to find help. A benevolent fund the Towses contributed to at their former trucking company was reserved for current employees. She checked with the Leukemia & Lymphoma Society and the American Cancer Society, though they couldn’t help.

The cancer society’s cancer action network, after being contacted for an article about uninsured people, put the Los Angeles Times in touch with Jode Towe.

If Towe becomes very ill, he could go to an emergency room. A hospital would be required by federal law to stabilize him. But hospitals are not required to provide ongoing treatment. Towe would also be billed for any services the ER provides.

For now, Towe doesn’t have a life-threatening emergency.

“There is really nowhere we can go,” his wife said.

Nationwide, more than a quarter of non-elderly adults without insurance — about 10 million people — went without needed medical care in the previous year, according to the Kaiser Commission on Medicaid and the Uninsured. Just 4 percent of those with private insurance skip needed care.

Towe’s decision was risky. Delaying diagnosis and treatment for many cancers can make the disease more difficult to treat.

“It scares the hell out of me,” Towe confessed.

The couple had hoped Towe could get surgery this fall if they made enough runs over the summer to build up their savings.

But it didn’t work out that way. The rig broke down in July, requiring \$2,000 in repairs. That meant two weeks without income. This month, the truck broke down again. They’re behind on their rent and still haven’t banked any money for Towe’s surgery.

The Towses are trying to keep their hopes up. “They tell me mind over matter heals the body. I figure, let’s not really think about it and see if it does,” Towe chuckled. “I’ll try anything, because I’m sure not getting any insurance.”

Lately, he’s tried to keep his mind focused on things he’d like to do in the future, such as build boats and paint landscapes again. “I’ve got a lot things I want to accomplish,” he said.

But Towe doesn’t know if he’ll get the chance. “Most things in my life, I’ve been able to come up with a plan,” he said. “This one, I’m just not sure.”

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### INSTRUCTIONS TO THE VOTERS

#### VOTING RIGHTS

Any voter who can't mark a ballot because the voter has a physical disability or can't read, may ask any person they choose to help them vote.

Any voter may ask for instruction in the proper procedure for voting.

Any voter at the polling place prior to 7:00 p.m. is allowed to cast a ballot.

If your voting rights have been violated, you may call the person in charge of the election at 605-260-4400 Ext. 0, the Secretary of State at 888-703-5328, or your state's attorney.

Any person who is convicted of a felony on or after

July 1, 2012, loses the right to vote. However, any such person may register to vote following the completion of their felony sentence.

Any person who is convicted of a felony on or before June 30, 2012, and who receives a sentence of imprisonment to the adult penitentiary system, including a suspended execution of sentence, loses the right to vote. Any such person so sentenced may register to vote following completion of their sentence. Further information is available at www.sdsos.gov.

#### ELECTION CRIMES

Anyone who makes a false statement when they vote, tries to vote knowing they are not a qualified

voter, or tries to vote more than once has committed an election crime.

#### YANKTON COUNTY VOTING CENTERS

YANKTON CITY HALL —  
416 WALNUT STREET, YANKTON

YANKTON MIDDLE SCHOOL —  
2000 MULBERRY STREET, YANKTON

JODEANS STEAKHOUSE & LOUNGE —  
2809 BROADWAY AVENUE, YANKTON  
GAYVILLE COMMUNITY CENTER —  
404 WASHINGTON STREET, GAYVILLE

BROOMTREE RETREAT & CONFERENCE  
CENTER — 29827 446TH AVENUE, IRENE

LESTERVILLE FIRE HALL — LESTERVILLE

THE ROCK HOUSE —  
31120 QUARRY DRIVE, YANKTON

D	November 6, 2012	E	Yankton County, South Dakota	F	
<b>Constitutional Amendment N</b> <b>Title:</b> An Amendment to the South Dakota Constitution repealing certain reimbursement restrictions for travel by legislators to and from a legislative session. <b>Attorney General Explanation:</b> The Constitution fixes the mileage reimbursement rate for legislators at five cents per mile for their travel to and from a legislative session. Constitutional Amendment N repeals this constitutional limitation and allows legislator travel reimbursement to be set by the Legislature. <input type="radio"/> <b>Yes</b> A vote "Yes" will eliminate the fixed travel reimbursement rate. <input type="radio"/> <b>No</b> A vote "No" will leave the Constitution as it is.		<b>Initiated Measure</b> The following initiated measure was proposed by petition for submission to the voters. This initiated measure will not become effective unless approved by majority vote.  <b>Initiated Measure 15</b> <b>Title:</b> An initiated measure to increase state general sales and use taxes for additional K-12 public education and Medicaid funding. <b>Attorney General Explanation:</b> The initiated measure increases the state general sales and use tax rate from 4% to 5%. The additional tax revenue will be split evenly between K-12 public education and Medicaid. The education funds will be provided to school districts based on enrollment, to be spent on improving education as school boards determine. The Medicaid funds will be spent only on payments to Medicaid providers and related state expenses. The additional funds cannot replace or reduce state funding levels set for fiscal year 2012 relating to existing Medicaid and K-12 public education programs, including state aid to education. Currently, state aid is to be adjusted annually by 3% or the rate of inflation, whichever is less. Under the measure, this annual adjustment cannot exceed the growth rate in state general fund revenues. Any resulting shortfall in state aid will be made up in subsequent years. <input type="radio"/> <b>Yes</b> A vote "Yes" is for the proposed law. <input type="radio"/> <b>No</b> A vote "No" is against the proposed law.		<b>Referred Law 16</b> <b>Title:</b> An education reform act to establish a teacher scholarship program; create a program for math and science teacher bonuses; create a program for teacher merit bonuses; mandate a uniform teacher and principal evaluation system; and eliminate state requirements for teacher tenure. <b>Attorney General Explanation:</b> Referred Law 16 is an education reform act with five key components. First, it establishes a scholarship program for eligible college students who commit to teach in South Dakota in critical need subject areas. Second, the referred law creates a program to provide state-funded annual bonuses for eligible math and science teachers. Third, the referred law develops a separate "Top Teachers" bonus program. This program provides annual state-funded merit bonuses for up to 20% of each school district's full-time certified teachers, as awarded by the local school boards. Alternatively, a school board may enact its own program for teacher bonuses, using these state-provided funds. A school board may opt out of these merit bonus programs altogether, resulting in re-allocation of its merit bonus funds to other participating school districts. Fourth, the referred law mandates a uniform statewide system for evaluating teachers and principals, including a rating system. Fifth, the referred law eliminates state requirements for continuing contracts ("tenure") for teachers who do not achieve tenure by July 1, 2016. School boards may, in their discretion, choose to offer continuing contracts to non-tenured teachers. <input type="radio"/> <b>Yes</b> A vote "Yes" is to enact the education reform act. <input type="radio"/> <b>No</b> A vote "No" is against the referred law.	
<b>Constitutional Amendment O</b> <b>Title:</b> An Amendment to the South Dakota Constitution changing the method for distributions from the cement plant trust fund. <b>Attorney General Explanation:</b> In 2001, the \$238 million in proceeds from the sale of the state cement plant were placed in a constitutionally created trust fund. Currently, the Constitution requires a yearly transfer of \$12 million from the cement plant trust fund to the state general fund. In addition, under certain circumstances the Legislature must authorize distributions of cement plant trust fund earnings for the support of education. Amendment O replaces the existing method for cement trust fund distributions. The amendment would require a yearly transfer of 4% of the market value of the cement plant trust fund to the state general fund for the support of education. <input type="radio"/> <b>Yes</b> A vote "Yes" is for changing the method for distributions from the cement plant trust fund. <input type="radio"/> <b>No</b> A vote "No" will leave the constitution as it is.		<b>Referred Laws</b> The following laws were adopted by the Legislature and referred to the voters by petition. These laws will not become effective unless approved by majority vote.			
<b>Constitutional Amendment P</b> <b>Title:</b> An Amendment to the South Dakota Constitution adding balanced budget requirements. <b>Attorney General Explanation:</b> While the constitution currently restricts the State from incurring debt, it does not expressly require the State to have a balanced budget. Amendment P requires the Governor to propose a balanced budget. In addition, Amendment P prohibits legislative appropriations from exceeding anticipated revenues and existing available funds. The amendment is not intended to affect other constitutional provisions. <input type="radio"/> <b>Yes</b> A vote "Yes" will include balanced budget requirements in the Constitution. <input type="radio"/> <b>No</b> A vote "No" will leave the constitution as it is.		<b>Referred Law 14</b> <b>Title:</b> An Act to establish the Large Project Development Fund. <b>Attorney General Explanation:</b> The referred law establishes the "Large Project Development Fund." Beginning January 1, 2013, 22% of contractors' excise tax revenues would be transferred from the state general fund to the Large Project Development Fund. The South Dakota Board of Economic Development would use Large Project Development Fund monies to provide grants for the construction of large economic development projects within the state. To be eligible, a project must have a cost exceeding \$5 million. Examples of eligible projects include laboratories and facilities for testing, manufacturing, power generation, power transmission, agricultural processing, and wind energy. Examples of ineligible projects include retail establishments; residential housing; and facilities for lodging, health care services and the raising or feeding of livestock. <input type="radio"/> <b>Yes</b> A vote "Yes" is for the establishment of the Large Project Development Fund. <input type="radio"/> <b>No</b> A vote "No" is against the referred law.			
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