GOP OFFER HEALTHCARE TO ALL THOSE WITHOUT PREEXISTING CONDITIONS

According to the LAT, the GOP presidential candidates have come up with a brilliant way of offering insurance to the uninsured: leave out those with pre-existing conditions, including people with medical histories just like the candidates' themselves.

When Rudolph W. Giuliani was diagnosed with prostate cancer in thespring of 2000, one thing he did not have to worry about was a lack ofmedical insurance.

Today, the former New York mayor joins two other cancer survivors inseeking the Republican presidential nomination:
Arizona Sen. JohnMcCain has been treated for melanoma, the most serious type of skinmalignancy, and former Tennessee Sen. Fred Thompson had lymphoma, acancer of the immune system.

All three have offered proposals with the stated aim of helping the 47million people in the U.S. who have no health insurance, includingthose with preexisting medical conditions.

But under the plans all three have put forward, cancer survivors suchas themselves could not be sure of getting coverage — especially ifthey were not already covered by a government or jobrelated plan andhad to seek insurance as individuals.

"Unless it's in a state that has very strong consumer protections, theywould likely be denied coverage," said economist Paul Fronstin of the Employee Benefit Research Institute, who has reviewed the candidates'proposals.

"People with preexisting conditions would not be able to getcoverage or would not be able to afford it."

I was drawn to the article because I'm one of those the article explains would be denied health care coverage in almost all cases.

An expert with access to a manual that insurers use to make coveragedecisions said that most companies wouldn't consider a cancer survivorfor 10 years, with some exceptions, and then would only issue a policyat a higher premium.

Nice to know I can always escape to Ireland if I lose my healthcare.

But in reading it, I wanted to recommend it because it is really the kind of coverage we need for a presidential election. It is informative, explaining in several different ways why and how cancer survivors cannot find affordable healthcare. It tells voters—in terms that put the voter at the center of the debate—information critical to assessing the candidates. And it's a great story, using the cancer history of three leading candidates to emphasize the gaps in their plans.

It's so rare we see good reporting on the presidential race, this article deserves attention.