

## GUEST VIEWPOINT

# Learn more about insurers

By Allen Lambert

Tompkins County legislator Dooley Kiefer states (Jan. 2 guest viewpoint) criticisms of health insurance companies, supposedly the primary culprits in overpriced American health care. Those claims range from false to seriously misleading. A Google search reveals more accurate analyses and data sets.

► Regarding supposedly obscene profits. (1) The majority of health insurance in the U. S. and New York is provided through non-profit organizations, e.g., BlueCross BlueShield. (2) The average profit rate for for-profit health insurance companies is below the corporate average as found in Standard & Poor's 500 and below what is generally considered a fair return on an entrepreneurial investment.

► On "exorbitant CEO salaries." (1) CEO salaries in the largest health insurance providers average under \$1.5 million — less than some doctors and lawyers make. Also, health insurance CEOs, like CEOs of all for-profit companies, receive additional compensation in the form of stock options, performance bonuses, etc. Averaged over 10 years, the base salary still is lower than that for big financial institutions, not to mention professional athletes and movie stars. (2) Combined salaries of all health insurance CEOs amount to no more than 0.00025 percent of health care expenditures.

► What about all the claimed non-health related expenditures vs. a single-payer, government-sponsored system? Who thinks government insurance will not have administrative overhead, or that such would be significantly lower than private industry? Do government agencies not spend money on advertising and other non-service delivery operations? Does government not have "massive billing bureaucracies?" Where is the evidence that a single-payer insurance system would cost less (for delivering the same services now delivered but expanded to more people)?

► What about government reducing costs? Name any enterprise run by government more efficiently or at lower cost than private industry. Are the Postal Service, FEMA (Katrina, here we come), Veterans Administration and so on models of low-cost, high-quality performance? The VA hospital system is what the federal government currently operates in health care delivery and therefore what we could expect of its expansion into general population. The cost and effectiveness of flood insurance is an example of what governmental intrusion into insurance will do to health care hiding and subsidizing costs and driving most private insurers out of the business.

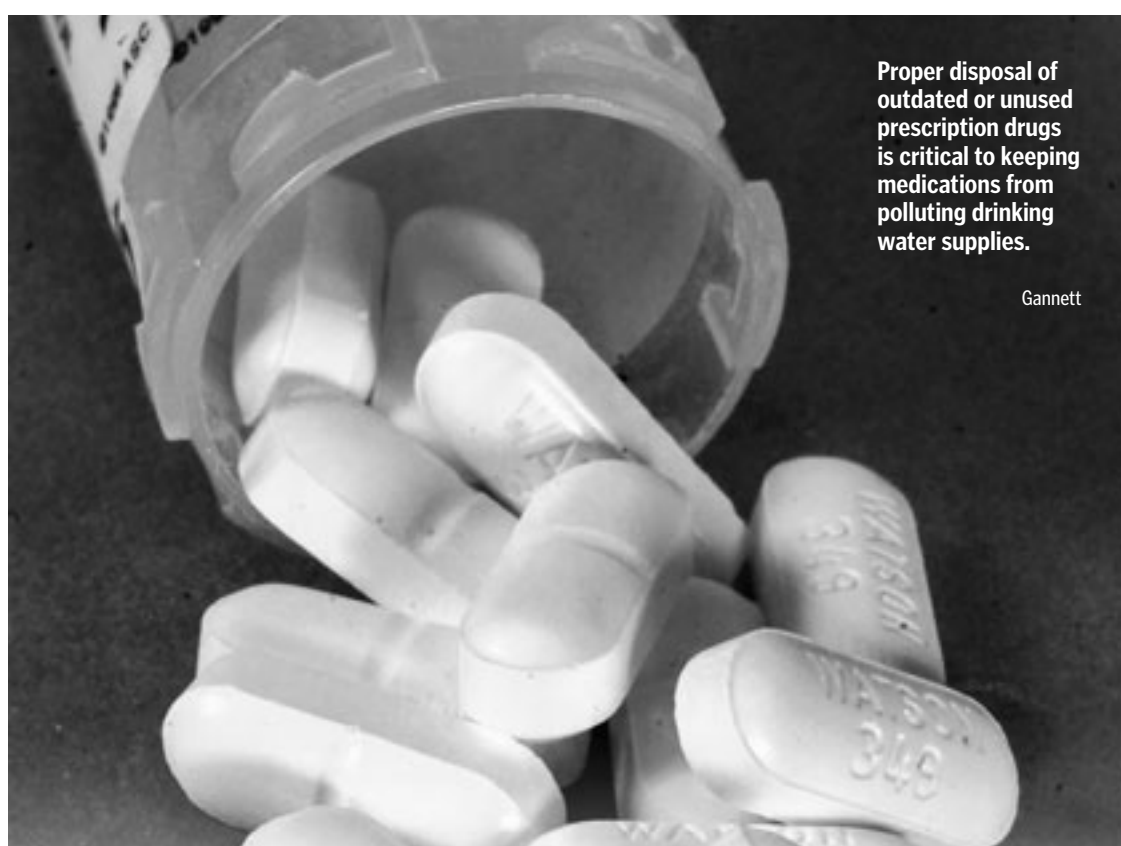
► As for the "hordes of lobbyists," that is, unfortunately, the way our political system works but also is protected by the First Amendment. But remember that there are competing interests, and some lobbyists work against others. So there is no simple connection between one group of lobbyists and legislative outcomes. And remember that insurance is the most regulated industry in the nation. And it is regulated by states, not by federal authority. Why is a majority of health care provided by non-profits and why does a single provider dominate in most states (lack of competition)? Because of state regulation.

Allen Lambert of Ithaca is a former member of the city school district's board of education. He also is a social scientist whose studies include medical care.

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Proper disposal of outdated or unused prescription drugs is critical to keeping medications from polluting drinking water supplies.

Gannett

# Out — carefully — with old medicine

## Collection day in March allows safe disposal

Here's why March 6 is an important day for virtually every Tompkins County household: the Coalition for Safe Medication Disposal — CSMD — will host a communitywide event to address potential environmental challenges tied to improper disposal of unwanted household pharmaceuticals.

Given the beauty and importance of our own natural resources, most notably Cayuga Lake, we need to pay attention to how unwanted and outdated pharmaceuticals are disposed. Pharmaceuticals — including antibiotics — can be found in the drinking water supplies of at least 41 million Americans. The concentrations of the pharmaceuticals are small — far below typical medical doses — but studies have found problematic impacts on wildlife, and the U.S. Environmental Protection Agency has acknowledged that the issue is a serious concern. In Tompkins County, drinking water is periodically tested for miscellaneous pharmaceuticals and antibiotics. Again, although in very low levels, these chemicals are appearing in our local water supplies. The City of Ithaca has determined that these are "emerging contaminants."

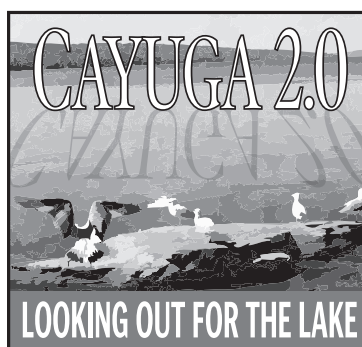


LINDA P. WAGENET

Guest Viewpoint

Across the country, states have recognized that pharmaceuticals have the potential to cause environmental problems as well as increased drug trafficking in local communities. For example, Iowa has implemented a statewide drug disposal program where participating pharmacies take back these medications or sharps on a daily basis rather than on a special "collection" day.

Wisconsin has implemented a "unified medication return program" that utilizes a mail-back format for unused and unwanted consumer medications. In New Jersey, a subsidiary of a water utility is joining with the New Jersey Department of Environmental Protection to raise awareness of the impacts from improperly disposing of medications. New York State is also aware of the issue — the Solid Waste



## 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.

► Next month's installment: Agriculture in the watershed.

Division of the New York State Department of Conservation refers to these medications as "likely not commonly monitored, unregulated in water, poorly studied/poorly understood, may be concerns re: human health or aquatic life." The DEC has developed an educational campaign about pharmaceutical disposal, including a poster that can be displayed in pharmacies, doctors' offices and medical facilities.

A few counties in New York have undertaken pharmaceutical return days. The first collection day in Monroe County — the Rochester area — gathered more than 42,000 pills. Monroe County has gone on to hold five more collection days, resulting in 128 pound of hazardous substances, nearly 4,000 pounds of non-hazardous substances and 314 pounds of controlled substances.

The Coalition for Safe Medication Disposal has representatives from the Ithaca Area Wastewater Treatment Facility, the Tompkins County Health Department, the Tompkins County Solid Waste Management Division, Cornell University, Lifelong and the Community Coalition for Healthy Youth, as well as the participation of local citizens.

The coalition has studied the issue of proper pharmaceutical disposal for several months. Although the impact of medication disposal on our local water resources is not yet a serious problem, it has the potential to become one. Throwing

medications into the trash is also discouraged. It can lead to accidental swallowing by children or pets or could lead to misuse and/or abuse.

A result of this study is the inaugural Unwanted Household Pharmaceutical Collection Day designed for everyone with no longer-needed household medications — and concerns about how to get rid of them safely. The Collection Day will be Saturday, March 6, 9 a.m.-3 p.m. at the Tompkins Consolidated Area Transit (TCAT), 737 Willow Ave., Ithaca.

The coalition has worked with many local agencies to make this as simple as possible for the public. Cornell's Gannett Medical Center and Wegmans and Tops pharmacies have offered the services of registered pharmacists to oversee the event. There will be a convenient "drive-thru" location at TCAT's headquarters.

Once the pharmaceuticals are collected, they will be taken to an incineration facility in Oswego County. The coalition has received tremendous cooperation from the City of Ithaca Police Department and the Tompkins County Sheriff's Department. Law enforcement agencies are required to accompany the medications to the incineration facility.

The event is free and open to the public. No appointment is necessary. No one will ask your name. So that confidentiality can be addressed, participants are asked to leave medications in original containers and mark out personal information.

The following will be accepted at the March 6 event: Prescription drugs including controlled substances, pills, powders, liquids, inhalers, Epipens and non-prescription drugs, including pet medicines.

What will not be accepted on March 6: mercury thermometers, mercurochrome, other mercury products, medical sharps and other hazardous waste.

For more information about this important, first-time event, access [www.recycletompkins.org](http://www.recycletompkins.org) or call 211.

Linda P. Wagenet is a member of the Coalition for Safe Medication Disposal and is in the Department of Development Sociology at Cornell University.

## DARTS & LAURELS

### Fundraiser for Free Clinic

**Laurel:** From Betsy Caughy of Ithaca Health Alliance to the volunteers of the Ithaca Health Alliance and Free Clinic who donated their time by baking breads and serving donors during the brunch fundraiser at Moosewood on Jan. 31. This contribution by the volunteers and those who participated or attended supports the work of the Free Clinic. Moosewood generously sponsored the event, donating space and services and contributing proceeds to the Clinic.

Thanks to Bethany Schroeder, Jon Bosak, Chris Lynch, Susan Soboroff, Beth Harrington, Sadie Hays, Maria Gradziadei, Deirdre Silverman, Valarie FitzRandolph, Pat Gee, Brooke Hansen, Julia Lapp, Penny Goldin, and the Moosewood owners and staff.

### Good Samaritans to the rescue

**Laurel:** Carmen De Chilles of Ithaca would like to thank the angel (or angels) who found me passed out in the snow bank from the wrong kind of medication that put me into an overdose. I just got out of a 30-day stay at a hospital, and I was put on the right meds for my illness. I was very close to being with my angels. I would like to thank these angels for saving my life and the hospital staff. Please God, look out for all the angels.

### Help for injured cyclist

**Laurel:** Greg and Mary Ellen Lourey of Trumansburg would like to thank all of the people who donated to the benefit dinner held for Greg on Jan. 9 at the Eagles Club. (Greg was seriously injured in August 2009, after being hit by a young driver while bicycling to work.) The outpouring of support has been so touching and humbling to us. And the \$3,200 raised through the benefit to assist us with our financial needs will be a real help to us.

We especially want to thank Valerie White who organized the benefit; Frank Wells and his family who cooked the delicious dinner; the Eagles Club for hosting it; Oasis Christian Fellowship, DMK Studios and Greg's co-workers at Ithaca City School District for sponsoring the event; and The Ithaca Journal for its coverage. We are feeling the love, and we are grateful. Thank you so much.

## 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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### What do you think?

Comment on today's letters: [ithacajournal.com/viewpoints](http://ithacajournal.com/viewpoints)

## TODAY IN HISTORY

Today is Saturday, Feb. 6, 2010. On this date:

► In 1911, Ronald Wilson Reagan, the 40th president of the United States, was born in Tampico, Illinois.

► In 1933, the 20th Amendment to the Constitution, the so-called "lame duck" amendment, was proclaimed in effect by Secretary of State Henry Stimson.

► In 1952, Britain's King George VI died; he was succeeded by his daughter, Elizabeth II.

► In 1959, the United States successfully test-fired for the first time a Titan intercontinental ballistic missile from Cape Canaveral.

## DOONESBURY

