

Yesterday, Senate Majority Leader [Harry Reid](#) declared himself in favor of including a public option in the Senate's health care bill. As a long time supporter of a public option, I welcome Senator Reid's announcement. Indeed, several of my colleagues and I held an informal hearing just today to discuss the important role that a public option could play in health care reform.

Health insurance companies know that every new patient they take is a risk. He could stay healthy for years, or he could become catastrophically sick. For centuries, insurers have calculated their premiums based on that risk. But health insurance companies today are also for-profit businesses, and if premiums need to be at \$500 to cover costs, the insurance company makes a bigger profit if they set their rates at \$700. Competition is supposed to keep that from happening, but many states are so dominated by one insurance company that there really isn't any competition. With control of 75-90% of the market, a company can set prices as high as it wants. But a public insurance plan would finally bring some competition to those states, and market competition would bring prices down for everyone.

There's another way that making health care affordable will help everyone. We all heard from our mothers or fathers when we were growing up that a stitch in time saves nine. With health care, it could save nine hundred. If a woman goes to the doctor when she's just getting sick, a \$50 prescription can get her healthy again. But if the same cold goes untreated, because she can't afford to see the doctor, and she gets rushed to the emergency room with pneumonia, it's going to cost a whole lot more. The difference is simply money wasted, but it's a lot worse than that. That woman's life is needlessly put at risk, more of the doctors' and nurses' time needs to go into treating her, and she's out of work for longer, putting the small business she runs, and its employees, at risk.

Or take the story of a San Antonian named Bryan Fulgueria. Bryan was born with Neurofibromatosis Type II, a genetic disorder that caused tumors to grow in his brain and spinal cord. With no insurance, however, his family couldn't afford the MRI that was needed to diagnose the disorder, so Bryan grew up in considerable pain. When he finally did get insurance and the MRI he needed, the tumors in Bryan's spine had grown so large that it could paralyze him, but also so large that surgery would be much more difficult and more dangerous.

I'm glad to be able to report that Bryan's surgery was successful, and he's enjoying his sophomore year at the University of Texas at San Antonio. Though they wouldn't trade Bryan's health at any price, his family is still worrying about how to pay their share of the hospital bills.

But think about the costs here. Because the problems with our health care system delayed treatment for so long, Bryan limped for much of his young life, suffered blinding headaches, and had to risk his life for treatment. For the same reason, his family's medical bills are vastly higher than they would have been if he had received treatment earlier. And the insurance company's costs are much higher, too, a price that will be shared by every other customer of that company.

So, Who wins? Nobody wins. Everybody loses with the system we have now. But if we can fix the system, if we can pass a bill that will truly fix some of these problems, Bryan Fulgueria can

live a happier life, knowing that other young people won't have to face the senseless, unnecessary agonies that he went through. That's what this health care debate is about. It's not about dividing us into winners and losers. It's about making sure that every one of us is better off.

A handwritten signature in black ink, appearing to read "Michelle". The signature is fluid and cursive, with a large initial 'M' and a long, sweeping tail.