

The Oregonian

Meagerbucks: the cruel odds of a health care lottery

More than 83,000 adults have entered a desperate drawing

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Beginning this week, a computer in Salem will start randomly drawing names in a unique state lottery that literally could mean the difference between life and death for some Oregonians.

Shirley Krueger is one of them. She'll be holding her breath this month in hopes of winning the lottery's precious jackpot, which is health insurance.

The 61-year-old Salem woman's hometown newspaper, the Statesman Journal, told her story recently, and it's chilling. She says it's been six months since she has regularly taken her medication for high blood pressure or insulin for her diabetes. This puts her at extremely high risk for stroke, heart disease, kidney failure, blindness and a host of other medical calamities.

Should any of them occur, the health care costs will be far greater than if we'd simply provided her basic treatment.

The reason Krueger hasn't been taking her medications is that she can't afford them. Her meager income is just high enough that she doesn't qualify for Medicaid, but after she pays her \$500 rent and other bills, there's nothing left for health insurance or basic health care.

The Oregon Health Plan has a program designed to help people like Krueger, the working poor. In the mid-1990s, this godsend of a program covered more than 130,000 Oregonians, paying for their most basic medical services, prescription drugs and limited dental, vision and hospital care with monthly premiums ranging from zero to \$20.

But then recession struck. By 2004, the program was closed to newcomers and began finding ways of disqualifying Oregonians already registered. Today, it covers fewer than 18,000 while the ranks of uninsured Oregonians have ballooned to nearly 600,000 -- including more than 100,000 children.

Credit Oregon's Department of Human Services for identifying a creative -- though heart-wrenching -- way of reducing the number of uninsured even though no general fund money is available for the program. By leveraging medical provider taxes with federal matching funds, the agency figures it can extend state coverage to a few thousand more Oregonians.

But who should get it? The sickest? The youngest or oldest?

Federal law bars the agency from discriminating. Thus the one-of-a-kind state lottery.

It's fair, but inescapably pitiless. In the lottery's one-month entry window that closed last Friday, more than 83,000 Oregonians put their names on the reservation list for the health program's first 3,000 slots, to be filled this month.

That means Shirley Krueger has about a one-in-27 chance of receiving a state postcard in the mail, notifying her that her name has been drawn and she can apply for the insurance plan. Those odds are much friendlier than Oregon's Megabucks lottery but still awfully steep.

The cold truth is that Krueger isn't likely to receive a prize-winner postcard in March. Nor will about 80,000 other uninsured Oregonians who entered this desperate drawing.

While insuring a relative few, it also will serve the greater good as a jarring reminder of just how broken the U.S. health care system really is.