

VIEWPOINTS

I Can No Other Answer Make

BY PAULA DAMON

"In ordinary life, we hardly realize that we receive a great deal more than we give, and that it is only with gratitude that life becomes rich."
— DIETRICH BONHOEFFER

Come to think of it, expressing gratitude has gone by the wayside with just about everything else these days. Sure, our hearts may feel a sense of appreciation, now and then.

How often do we stop to say thank you for the big and little intangible gifts in our lives?

Probably pretty seldom.

So, if you don't mind, I thought I'd take a little time right now to express my gratitude.

Here goes....

Thank you, 45-mph wind gusts, for helping me see the silver lining in those extra pounds I put on this year. At least, I won't blow away.

Thank you, 60-mph wind gusts, for returning all the leaves back into my yard. It just gives me another excuse to get out the leaf blower, again and again, sending them back to my neighbor's yard where they came from in the first place.

Thank you, holiday ads, for running ever since Halloween, just in case I might forget that for centuries Christmas has been celebrated on December 25.

Thank you, \$9.89-a-pound walnuts, for giving me another good excuse not to bake cookies.

Thank you, Wal-Mart, for having 20 check-out lanes with only two open. I needed some extra time to contemplate life while waiting in line.

Thank you, Facebook, for reminding me that my life is so much more dull and boring than all of my friends' lives combined.

Thank you, early retirement, for sparing me workplace insanities: the clicks, the politics, superiority complexes, bullying and other childish antics by people who are play-acting as adults. [Oh, and the control freaks, don't get me started.]

Thank you, Thrift Stores, for making my Christmas shopping experience more affordable.

Thank you, Ace Hardware, ALDI, American Girl, Ashley Furniture, Barnes & Noble, Bed Bath & Beyond, Burlington Coat Factory, Cabela's, Christopher & Banks, CJ Banks, Costco Wholesale, Crate & Barrel, Dillard's, DSW Shoe Warehouse, Harbor Freight Tools, Hobby Lobby, The Home Depot, HomeGoods, Jo-Ann Fabric and Craft Stores, Lowe's, Marshalls, Maurices, Mattress Firm, Menards, Nordstrom, PetSmart, PETCO, Pier 1 Imports, Sam's Club, Staples, T.J.Maxx, Tractor Supply Co. and True Value, for not being open on Thanksgiving Day. At least you know one way to make your employees happy.

Thank you, Dollar Tree, for larger packaging containing less to make me think I'm still getting more, which I'm not.

Thank you, Burger King, for bringing back 10 chicken nuggets for \$1.49. That's just what I needed: a quick and easy way to add nearly 500 calories and 900 milligrams of sodium to my daily diet.

Thank you, Native Americans, for not deporting the pilgrims when they all arrived without papers.

Thank you, snow plows, for blocking us in our driveways while clearing the roads.

And finally, thank you, Black Friday. Only in America do people stampede one another to get more the day after being so thankful for what they already have.

Paula Bosco Damon is a national award-winning writer whose columns appear weekly in regional newspapers in the Upper Midwest. The author conducts readings of her works and writing workshops for beginning writers. For more information, email boscodamon.paula@gmail.com.



PAULA DAMON



THINKING ABOUT HEALTH

Obamacare Policyholders Question Rising Deductibles

BY TRUDY LIEBERMAN
Rural Health News Service

Is health insurance really affordable? That's the question thousands of Americans who signed up for policies under the Affordable Care Act are beginning to ask as third year open enrollment gets underway.

A few weeks ago a 63-year-old woman, a reader of these columns, contacted me about the health insurance policy she had bought through the Illinois exchange. She lost her coverage after her husband died and had been uninsured for nearly two years before Obamacare came along. She had some health problems and worried, she said, that she was "playing the odds." She was just the person the law was intended to help.

Realizing she could lose everything if she had a serious illness, she signed up for a Blue Cross Blue Shield bronze plan, the kind with the lowest premiums and highest deductibles. Her monthly premium for the first year was an affordable \$93 because her low income—about \$25,000 a year working part time at an insurance agency—qualified her for a tax subsidy of \$451.

The catch, of course, was the \$6,000 deductible. She also had to pay the full price of her drugs, which didn't count toward the deductible, although once other medical bills exceeded the deductible, drugs were covered in full. She didn't use the policy because she didn't "have \$6,000 lying around" for some recommended tests.

The second year the premium zoomed up to \$258—tougher to pay but she still managed to "squeak by." She needed knee surgery. But because

of the large deductible, she had to pay the first \$6,000 out-of-pocket, and for most of the year she made monthly payments of \$240 to the hospital. Counting the premium and another \$100 or so for drugs, the monthly outlay for medical expenses totaled about \$600, more than a quarter of her monthly income.

This year when the premium increased to \$406, still with the same subsidy, she said no, and filed a new application hoping to find something cheaper that would also let her continue to see the doctors she liked. Luckily she discovered she had been paying smoker rates but was not a smoker. The new premium based on non-smoker rates is \$216, about the maximum she can afford.

A new study from the actuarial firm Milliman just confirmed what the Illinois woman and others already know. Next year's premiums have increased overall compared to 2015 for a variety of reasons such as higher costs for medical care, especially prescription drugs, and lower payments to insurers from the government to cushion the impact of covering lots of sick people.

Milliman compared the second lowest cost silver plans for a 27-year-old and found increases varied with some states like Mississippi and Indiana experiencing decreases and others like Illinois, South Dakota and Nebraska experiencing increases, some significant. In South Dakota, for example, the average increase was 25 percent.

States with fewer insurers tended to have higher increases. That's hardly surprising since competition in health insurance does seem to keep premiums somewhat lower.

No one buys exactly the average

policy, of course, or pays exactly the average premium. But it's clear that large numbers of Obamacare policyholders will be paying more next year, and that worries researchers, government officials, and supporters of the health law.

The Robert Wood Johnson Foundation and the Urban Institute recently reported that only 35 percent of people eligible for a subsidy—like the one the Illinois woman received—had signed up for a policy last year, and most of them were individuals and families with the lowest incomes. About 80 percent of those with low incomes had chosen policies while only 30 percent with middle incomes in the \$40,000 to \$60,000 range did not.

"People are looking at this and saying 'Man, I can't afford it,'" says Washington insurance consultant Robert Laszewski. He has long argued policies are too expensive and deductibles too high for all except those who get the highest subsidies—in other words, those with the lowest incomes.

Laszewski predicts even higher increases for next year along with higher deductibles and a smaller choice of doctors and hospitals. That's what the Illinois woman is afraid of.

"I didn't expect these kinds of increases year after year," she told me. "It was like the first year was a big come-on. Everybody gets in and the second year they sock it to you."

And for next year? "Who knows," she says. "Still counting down to Medicare."

What kind of rate increases are you seeing? Write to Trudy at trudy.lieberman@gmail.com

Fear And Loathing In America

BY KATHLEEN PARKER

© 2015, Washington Post Writers Group

WASHINGTON — We shouldn't be surprised that many Americans fear the fresh arrival of Syrian refugees in the wake of last week's Paris slaughter by jihadists, including at least one who appears to have entered Europe posing as a refugee.

It's pretty natural. Horrified by the savagery perpetrated on hundreds of civilians enjoying a Friday night, people think: No Syrians need apply here.

What they mean, of course, is no jihadists here. Agreed. There's no guarantee that there are none here now, but why take a chance? If ever there were a case for abundant caution, it would seem to be now.

Except for the fact that what is being proposed by several governors and politicians, including a few presidential candidates, is morally reprehensible, un-American and in some instances, legally untenable. If I may be blunt.

Fear does strange things to people. What happened to our admiration for Franklin Delano Roosevelt's call to courage: "The only thing we have to fear is fear itself?"

By recent counts, at least 27 governors have vowed to not allow any of the 10,000 expected Syrian refugees to settle in their states. Legally, governors can't prevent the free movement of people once they are granted refugee status by the federal government. So this is political posturing, unless the governors intend to take up arms against the feds, which would be especially interesting to the Islamic State.

Meanwhile, several contenders for the presidency have resorted to some rather bizarre interpretations of the Constitution, showing either a worrisome lack of understanding or some unremarkable "thinking."

Ted Cruz, who presumably knows better, has suggested that we should allow only Christian Syrians and not Muslims to enter the U.S. Cruz promises to introduce legislation along these lines.

As President Obama pointed out, we don't do religious testing here.

Not to be outdone — ever — Donald Trump has said he would even consider shutting down mosques, presumably because they might be preaching un-American values. Where was he when Westboro Baptist Church was spewing hatred toward gays? Or when Terry Jones, "pastor" of the Dove World Outreach Center, wanted to burn Qurans?

The great thing about America? We'll let any old crank preach his own gospel from any fruit crate or mosque (though not on college campuses, where privileged children hide from mean ideas in "safety zones").

New Jersey Gov. Chris Christie, apparently intent on displaying just how tough he is, said he wouldn't even let in Syrian orphans under age 5. Both he and Ben Carson say they don't trust our government to properly vet refugees.

Into this moral morass wanders at least one rational man, South Carolina Sen. Lindsey Graham, who has suggested only that we

temporarily pause our refugee program — perhaps to recover from the horror and clear our minds. Being lowest in the polling frees one to be rational about this.

Obviously, political polling indicates that the Republican base, already unhappy about ineffective immigration policies, approves of such draconian measures. They figure if the government can't prevent millions of people from entering the U.S. illegally or staying past their visas, then how can we be sure it won't let in a few jihadists among the refugees?

It's a fair question that deserves a serious, responsible answer. But it is unfair to label people as anti-immigrant or Islamophobic when their legitimate concerns are about rule of law and staying alive. Anyone who isn't concerned about the promised Islamic caliphate at the point of a spear, possibly with your head on it, has better drugs than I do.

From Turkey on Monday, President Obama defended his policy in Syria and said he won't engage in another ground war in the Middle

East. Obviously referring to our attempt to impose democracy in Iraq, he said that freedom from ideological extremism has to come from within "unless we're prepared to have a permanent occupation of these countries."

Only the most hawkishly delusional would disagree with this assessment. But freedom from slaughter is something else, is it not? Thus far, more than 200,000 Syrians have died. How many does it take to bestir our moral outrage? When does someone else's civil war become our problem? And, pointedly, does helping victims by killing Muslim "warriors" reduce or increase the likelihood that radicalism will cease or decrease?

These are all tough questions without clear answers, but our values and principles can help guide us through deliberations. Once we retreat from those values, we will have compromised, and potentially lost, what there is left to protect.

Kathleen Parker's email address is kathleenparker@washpost.com.



• Since 1884 •

201 W. Cherry, Vermillion, SD 57069 • Publication No. USPS 657-720

Publisher: Gary Wood • General Manager/Managing Editor: Shauna Marlette

Published weekly by YANKTON MEDIA, Inc. • Periodicals postage paid at Vermillion, SD 57069.

Subscription rates for the Plain Talk by mail are \$27.56 a year in the city of Vermillion.

Subscriptions in Clay, Turner, Union and Yankton counties are \$41.34 per year.

Elsewhere in South Dakota, subscriptions are \$44.52, and out-of-state subscriptions are \$42.

POSTMASTER: Send address changes to Plain Talk, 201 West Cherry Street, Vermillion, SD 57069.

Vermillion Plain Talk Staff

Advertising Director: Michele Schievelbein

Advertising Sales Rep: Jackie Williams

Composing Manager: Kathy Larson

Composing Staff: Rob Buckingham, Rachel Frederick

Assistant News/Sports Editor: Elyse Brightman

Reporter: Sarah Wetzel

Reception Office Manager: Penny Aschman

Distribution & Circulation Manager: Jim Gevens