

Cabin fever fodder

January 29, 2011

Weeeee dogggies, it sure has been a tid bit nippy out there (if I may paraphrase one of the great minds or our lifetime, Jed Clampett). Have you stuck your head outside the door in the last couple of weeks? If not, have you about run out of conversation topics with your cabin fever buddies? Well, here are some fresh bits of fodder for you to consider.

The health care law has been in the news recently. Health insurance is now regulated by each state. One of the Republican ideas to bring down health care costs is to let insurance companies do business across state lines. The theory is that this would lead to competition and hence lower costs for consumers. That's the theory, but would it actually work? Luckily we have exactly the same theory currently in practice in another industry, so let's see how that has gone.

According to the Washington Post: "This is exactly what happened in the credit card industry, which is regulated in accordance with conservative wishes. In 1980, Bill Janklow, the governor of South Dakota, made a deal with Citibank: If Citibank would move its credit card business to South Dakota, the governor would literally let Citibank write South Dakota's credit card regulations. Citibank wrote an absurdly pro-credit card law, the legislature passed it, and soon all the credit card companies were heading to South Dakota. And that's exactly what would happen with health-care insurance. The industry would put its money into buying the legislature of a small, conservative, economically depressed state. The deal would be

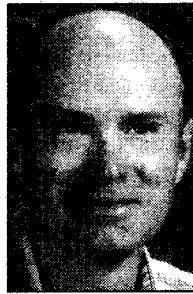
simple: Let us write the regulations and we'll bring thousands of jobs and lots of tax dollars to you. Someone will take it. The result will be an uncommonly tiny legislature in an uncommonly small state that answers to an uncommonly conservative electorate that will decide what insurance will look like for the rest of the nation."

So, the bottom line is this: If you like the way the credit card companies are operating right now, if you're happy with all the hidden charges and indecipherable fine print in your agreement, then you will love this theory when it dictates your health care.

Speaking of health care costs, new Michigan governor Rick Snyder is right on the money when he views obesity as one of the biggest culprits in expanding our health care spending. Right along with that is smoking. If we got a handle on these two items this nation's health care cost would plummet.

Here are some interesting facts that have come out in just the last month about smoking. According to the U.S. Surgeon General, "Cigarettes today deliver more nicotine and deliver it quicker than ever before. The chemical form of nicotine has been altered so it is delivered to the brain more rapidly and effectively."

The American Chemical Society reported that puffs on a cigarette "can within minutes cause genetic damage. The effect is so fast it's



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the equivalent of injecting the substance into the bloodstream."

Plus, the National Cancer Institute's recent study showed that any smoking at all increases a woman's risk of breast cancer by 6 percent and smoking before having children increases the risk by 18 percent.

Finally, The National Research Council said this week that smoking and obesity have cut four years off the life expectancy statistics of Americans. They concluded that many Americans are dying needlessly in their 50s.

With this in mind, perhaps you might find another statistic interesting. Last year, according to PMQ Pizza Magazine, Americans spent \$36.3 billion on pizza. On the other hand, last year the Department of Justice says the government recovered \$2.5 billion in health care fraud cases. What this tells us is that the DOJ would be better off forgetting the fraud and going into the pizza business.

How about something to wash down all that pizza? According to the University of Minnesota, 40 percent of people leaving Major League Baseball or NFL Football games have alcohol in their systems and 8 percent are just plain drunk. People who tailgate are 14 times more likely to get "blotto" than those who don't tailgate.

Maybe you need some sobering up after reading those stats. A study by the Daily Beast might cause some serious thinking. Based on

several criteria, they rated the states according to their "tolerance." This sort of shows us how we treat each other. The top five most tolerant states are: Wisconsin, Maryland, Illinois, Pennsylvania, and Hawaii. The least tolerant are: Wyoming (ranked 50), Arkansas, Kansas, Nebraska, and Ohio. Michigan ranked 30th. You can read the rankings at www.thedailybeast.com/blogs-and-stories/2011-01-16/ranking-the-most-tolerant-and-least-tolerant-states/.

Finally, how about some really good news. Writing in USA Today, retired General John M. Shalikashvili, former chairman of the Joint Chiefs of Staff, recognized Michigan for a being a leader in one aspect of education.

The General is a member of Mission Readiness, a non-profit organization focuses on national security issues. He and 200 other retired generals and admirals are viewing education reform from a national security perspective. They've determined that early education (pre-kindergarten) is the "most cost-effective way to provide children with the skills they need to succeed in school and later in life."

The group cited a study by HighScope Educational Research that found Michigan children in pre-school programs were 44 percent more likely to graduate from high school than those not attending. For every dollar spent on pre-school programs, \$16 dollars in savings were produced over the long term from lower corrections costs and savings in education. That's a phenomenal return on an investment.

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