

November 27, 2007

Time

Dear Editor,

In "[The Real Health Care Radicals](#)," Ramesh Ponnuru advocates scrapping the current health insurance system in favor of catastrophic care policies that would make routine care an out-of-pocket expense. This would be a grave mistake, particularly for the 90 million Americans with chronic illnesses, many of whom now struggle to pay for medical care even with health insurance. These cheap emergency-only insurance policies wouldn't cover chronic illness care, nor would they cover the costs of ongoing care designed to prevent or minimize chronic disease. Given that many Americans would elect out of self-paid preventative care, chances are that emergency care needs would rise due to untreated diabetes, cardiovascular disease or other chronic conditions, and personal bankruptcies caused by medical expenses, already responsible for nearly half of U.S. bankruptcies, to escalate.

Patricia A. Fennell, MSW, LCSW-R

President

Albany Health Management Associates, Inc.

582 New Loudon Rd.

Latham, NY 12110

Phone: (518) 782-0551

communications@albanyhealthmanagement.com

<http://www.albanyhealthmanagement.com>