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Health-Care Costs

The issue: Local employers pay high insurance premiums. Our view: We now should find out why.

July 15, 2004

News that Evansville-area employers pay more for health insurance for their employees may have come as little surprise to local observers of the health-care scene.

We've had earlier indications that health-care costs here buck the general rule that Evansville's cost of living is less than that of many other parts of the country.

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So the new study by the Tri-State Business Group on Health is confirmation of earlier suspicions and, perhaps, a call to find out why these higher costs prevail.

That, in fact, is the wish of Lisa Gish, the executive director of the business group. "We don't have the answers," she told Courier & Press reporter Tom Raithel. "It's my hope that this survey may drive people harder so that we can get the answers."

The survey, in which 73 local employers participated, determined that the cost of employee-only health-care coverage is 13 percent higher than the national average. For family coverage the cost is 15 percent higher.

Various reasons have been offered for the discrepancy. They include poor overall health of the local population, health plans that offer more generous benefits and reluctance to use more cost-effective Health Maintenance Organizations.

It's also possible that health care just costs more here.

We hope community members will follow up on this important information and dig deep to isolate the reasons for our higher costs.

While we recognize that any of the suggested justifications may be part of the answer, we hope full attention will be turned to the impact of the health-care arms race that Evansville's two general hospitals have conducted in recent years.

We've suggested before on this page that the hospitals' rush to outdo each other with bricks, mortar and expensive equipment is not always in the best interest of the community, especially when services are duplicated.

But perhaps we're putting the cart before the horse. What this issue needs now is a good, honest look at the reasons for the high costs, unencumbered by any prejudices about causation.

If this new study prompts that, we will all benefit.