

Noon Meeting – Tuesday, October 6, 2009



Our speaker – Paul von Ebers, CEO of BlueCross BlueShield of ND – and member Kevin Skoog, who arranged the program.



Paul von Ebers presented his views of the Health Care Reform debate that is raging across the country and in ND.



We had a large crowd for our meeting, today, who listened to and asked a number of excellent questions for Mr. von Ebers.



Paul von Ebers stayed after his presentation to answer questions including this one from member Dorinda Anderson.

Kevin Skoog introduced our speaker for today – Paul von Ebers, CEO BlueCross BlueShield of ND. Paul grew up in Chicago and spent much of his career in Iowa and South Dakota with the BCBS plans there. He enjoys working in a state this size where you can roll up your sleeves and get things done – make a difference. Concerning BCBSND's issues of late, the Insurance Commissioner's Audit identified some things the Commissioner felt were not appropriate and they are being addressed and taken care of. Two main things – BCBSND is tightening up expenses and realigning with ND Values. Paul discussed Health Care Reform and said the #1 issue is Cost of Healthcare and that is why the great debate. The average person with insurance pays 15% of the total bill – including premiums, Co-Pays, and Deductibles. In the past when health costs were lower, people could handle it. Now, it is too much. The remaining 85% paid by insurance is hurting the employers who help pay the premiums. **BCBS supports** – 1) Getting all people covered, 2) Exchange of information to shop, 3) More primary care, and 4) Using technology to improve quality of care. **BCBS does not support** – 1) Public option (proposals pay hospitals at Medicare levels which is 65% less than Insurance payments – providers will suffer), and 2) COOPs – unless level playing field – if not, ND will lose large number of jobs. **BCBSND worries** – 1) Excise Tax – will result in 3.5% rate hike, 2) Mandated higher benefits, 3) Take all pre-existing (can't take only when sick – would be okay if all are covered), 4) Not allowing varying rates by age category (older members use benefits so should pay more else younger members can't afford). It was a very interesting and informative program – thanks, Kevin, for setting it up for us.

Attendance – 26 Members and 10 Guests

Meal – Roast Beef, Mashed Potatoes, Peas, and Dinner Roll.

Dessert – Peach Upsidedown Cake

Program – Kevin Skoog

Meeting Leader – Kevin Skoog

