

OPINION & FEATURES

Healthcare for all: Boon or bane?

EDITORIAL

ALONG with food, shelter and education, healthcare is imperative for anyone. However, the cost of healthcare in the United States has risen dramatically. For the past two decades or so, more and more people have been left without quality healthcare.

President Barack Obama's healthcare reform aims to cover between 94 to 97 percent of the American population to ensure that almost everyone will have access to high quality health care. Individuals will be required to carry health insurance, as well as employers for their employees, or face penalty. All health care plans would also be required to provide coverage for an "essentials benefits package," and cannot deny coverage based on pre-existing conditions. Subsidies would also be offered to families with an annual income up to 400 percent of the poverty line.

Under these conditions, healthcare insurance coverage would be expanded, improve quality, lower costs and hold insurance companies accountable.

But even the best intentions can bring dire consequences. Some lawmakers and pundits are quick to argue that the provision of healthcare for non-citizens, whether legal or illegal, would add burden to the already ailing financial system.

Also, the proposed bill mandates the government's accessibility to audit employers' books who self-insure. This will affect small businesses, forcing most employers to abandon their private plans. Other sections of the bill are being questioned, along with possible rationed health care, the government's access to an individual's finances and income. The list could go on and on.

The number of the uninsured in the United States continues to grow. Premiums are skyrocketing and more people are being denied coverage everyday. It is admirable that the President is an advocate for providing quality healthcare for everyone, but, perhaps, it would be wiser to weigh the pros and cons of the proposed healthcare bill and do the necessary changes and measures to avoid long-term consequences. (AJPpress)



Courtesy of Inquirer.net

Our 'Hatinggabi'

I NOTICED his face in a small café. From ten seats afar, he enticed me to meet and greet him. Wearing glasses, an irregular hair top, that mimicked the peaks of the mountains. Not an afro, not quite a mohawk, but center peaks rising high, sustained by hair gel. His smile brightly lit his face.

The communication space was crowded, a give and take of shared laughter from young folks, eager to break bread with him. He was holding court as if a king, but perhaps a young prince, who carefully listened and shared himself.

He was fondly cherished: a loving son, a good *kuya*, a caring grandson, a jolly cousin, an obedient nephew, a wonderful friend and a handsome boy.

In church, he was a towering pillar of goodwill and goodness, welcoming new members. He was someone folks leaned on, who challenged them to be their better angels, to discard their ego, (he called it "false pride"), to carefully select words that won't hurt – a sweetness and a gentleness beyond his age.

His name was Joff Froi Tecson Fernandez, barely eighteen when he died of dengue fever. Death took him too soon, midpoint in college, and from his dream of an apprenticeship in hotel and restaurant management abroad.

A month before he died, Joff texted his best friend, Camille. It conveyed his heartfelt love for her, giving her five wishes for the future and a message: "I will be there in spirit always." Did he know his days were numbered? Or did he simply live each day to the fullest?

His Tito Empe, a screenwriter, communicated these words so intensely. He felt grief and the desire to honor Joff: "*Hindi naming bibilangin ang galos sa aming pusong iniwan ng iyong pagpanaw. Bagkus bubuhayin naming ang iyong alaala sa pamamagitan ng maingat na pagtahak sa bakas ng yapak na iyong iniwan.*" (We will

not count the wounded streaks in our hearts caused by your passing. Instead, we will keep alive your memory by carefully following the footprints that you left.)

His mom spontaneously embraced him. So did his dad. And his younger brother, Jeff, sought his daily guidance and his counsel.

I was not alone, even his cousins warmly gravitated towards him. While playing video games with Regine, their sock-clad feet touched, swung back and forth. From time to time, they called out their video game scores and laughed.

Holding one's hands, holding one's feet, warm hugs, broad smiles, these public displays of affection are normal for Joff.

Once, I went to a shoe store with Joff holding my hands. I felt like bonding with him, seemingly urgent. Why the urgency of this now, only my heart knew.

I asked him to pick out a pair of sneakers. I pointed to an expensive Nike, with elevated support for the arch and back heel, with platinum and gray stripes. He declined.

"Tita P, those shoes are not allowed in our school," he politely said.

I was surprised, since the craze in LA consists of an orange blackberry, the pink sleeve I-Mac, the Burberry clutch wallet and Nike Air shoes.

Next was an Adidas. The price was steep – over a hundred dollars (Php4,800, compared to a worker's minimum wage of Php382). This morning, I met a construction worker who was earning minimum wage. To get to his job, he commutes an hour and a half each way, waking up at dawn to report before 7am, taking two rides, from a bus and a jeepney.

"Tita, really, these shoes are not allowed," with an inflected tone for emphasis. I realized how distant I have become as an American, saturated daily with things, commodities, and ads aplenty.

While we searched for the right pair, we talked about relationships – even leadership. He asked me about my views.

"How does one lead in a relationship, Tita?" a question I have never encountered before, even from the wisest of wise friends that I have dealt with.

"Just like your mom and dad. How do you see them do it?"

"Well, Tita, they speak kindly to each other. My dad makes her laugh. He notices what she wears and cooks. He enjoys her cooking and declares it. They share, including how they feel for folks and for each other on a fairly regular basis."

"It's like holding a pigeon in your hand, Joff. Hold it too close, you choke off the neck, hold it too loose, it flies off. So, how do you suppose they hold the pigeon as a loving couple?"

Joff understood the metaphor. He learned quickly, "Tita, they hold the pigeon cradled by the palm of a hand. It is not too close that Jeff and I would feel we are not trusted. It is not too loose as they know what we do daily, our friends, and what we do with our friends. They allow us to go to parties and play ball, even concerts. They pick us up afterwards, even at midnight, even if my dad is tired from a trip to the province. Sometimes, it is 2am, and they are still happy to see us."

After trying more pairs, he chose a plain, non-brand pair. "*Swak na swak!*"

His lit eyes convinced me that he wanted this. He smiled, and with interminable thank you's, we got back to our lunch table.

Seeing the package in Joff's hand, his mother's eyes communicated disapproval. Joff waited, sat down, his previously joyful eyes, now concerned.

Sensing a conflict about to emerge – Annie's values of living within her means, not wanting to impose on relatives and my value of sharing what I have, I spoke from my heart:

"Pinsan, hindi ko naman nabigyan si Joff since he was little. *Payagan mo naman ako kahit konti.*

We could have bought an expensive pair. He insisted on this reasonably-priced one."

I apologized. "Sorry, I made a mistake, I should have made my intentions transparent and negotiated for your consent. Instead, I opted for a surprise."

Annie smiled. We reverted back to a more vigorous sharing of stories. Social harmony, temporarily interrupted, was now restored.

Secretly, I wished every child was in this environment, one filled with laughter, simplicity, connected loving-kindness, and delicious, healthy, homemade food, prepared by Annie.

It was difficult to ignore Joff's presence then, and in his death, collective memories linger – of his goodness and of his young brilliance, not to be forgotten by close to a thousand folks who attended his service.

He may not be Michael Jackson, but he certainly was our shining star in the basketball court, with his family and relatives and his friends in church and school.

Joff may have died too young, but each day, each moment, he surrounded folks with love, as much as he was surrounded by theirs.

I was at his family's home, gazing at his photos, at the comforting words stitched in a needlepoint: "The Lord is My Shepherd, there is nothing I shall want." His ashes are contained in an urn, enshrined inside a glass cabinet.

Joff is memorialized, and collectively remembered as one who personified midnight, ushering us from night to dawn. He gave joy to others for 6,570 days of his 18 years of life. ■



RHIZOMES

Prosy Abarquez/Delacruz, J.D.



Joff Froi Tecson Fernandez

Greed and poverty

LIKE black and white, war and peace, abundance and famine — greed and poverty is another inexorable, radical contrast of epic proportion and karmic relation. The world has seen the face of corporate avarice in the Enron debacle. It has witnessed greed's aftermath, head bowed with eyes downcast in shame and disgrace, as the 150-year sentence was handed down to Bernie Madoff, perpetrator of history's largest investment fraud. The aborted NBN-ZTE deal, which exposed the rapacity for "commissions," prompted then Sec. Romulo Neri to utter his one and only apparent courageous censure, "Let us moderate their greed."

The ancient Roman poet Horace put it very well when he said, "He who is greedy is always in want." This explains why covetousness never seems to lead to contentment. The 3,000th pair of shoes does not stop the craving for the 3,001st new pair. The 10th car in the garage is merely the precursor of the 11th. A net profit after tax of 20 percent is still lacking. Earnings of US \$24 billion from an IPO are enough to retire on. Or does it whet the appetite for more? At what point is the return on investment enough? Erich Fromm contemporized this reflection further when he wrote, "Greed is a bottomless pit that exhausts the person in an endless effort to satisfy need, without ever reaching satisfaction."

Imagine an oligarchy, where power rests exclusively in the hands of the few. If that elite is filled with acquisi-

tiveness and apathy to the plight of the marginalized, the disparity becomes starker. Picture an economy dependent on overseas remittances for growth, while its prime industries are totally reliant on consumer spending for profitability. Visualize the widening divide between the haves and have-nots as the middle class virtually disappears. All the elements in the equation for social

injustice are present. Is the country reaching its boiling point?

In a recent study conducted by PSRC, the consumer is really feeling the pinch. But instead of anger and frustration, 53 percent of Filipinos have accepted fully or reluctantly that inflation is here to stay. To cope, they demand value for money. From premium brands, they settle for the less premium. Instead of image enhancing products, they have switched to a performance criterion, from imported to local, from branded to generic goods. They buy only the basic commodities and drop the non-essentials, resist impulse buys and scout for promo offers. They decrease usage and consumption to stretch the product's life. They work longer hours, take on second jobs, and cut out entertainment. Still, when all else fails, they borrow from their SSS, GSIS or office *paluwagan* funds, or eat humble pie and turn to their friends and relatives. Indeed, the Filipino has become an expert in belt-tightening.

But what about the poorest of the poor? Those who see themselves as permanently underprivileged? Aristotle was right. He pointed out that

"The mother of revolution and crime is poverty." In today's context, revolution can be replaced by terrorism. The faces of Abu Sayyaf, JI and Taliban reflect hatred on the surface but barely mask the destitution and ignorance underneath.

More than halfway through to 2015, the target deadline for the accomplishment of the Millennium Development Goals (MDG), a United Nations progress report found that although major advances in the fight against poverty and hunger have been made, it appears to have begun to slow or even reverse because of the global economic and food crises. The assessment by UN Secretary-General Ban Ki-moon in Geneva, warns that, "despite many successes, overall progress has been too slow for most of the targets to be met." The biggest challenge with one of the lowest hopes of possibility for success is the goal to eradicate extreme poverty and hunger in the world.

The Philippines is no exception and probably ranks as one of the countries with the highest probability for failure. In 1991, the proportion of the population living below the poverty threshold was 45.3 percent. As of 2006, the National Statistical Coordination Board (NSCB) reported that the percentage below poverty line has improved to 32.9 percent, still about 10 percentage points short from the target of 22.7 percent by 2015. However, even assuming that different methods of measurement and research were used by SWS the result was disheartening. A staggering 47 seven percent or 8.7 million Filipinos rated themselves poor in 2009, even higher than the starting point in 1991!

We don't fare much better in the hunger markers either, which uses the prevalence of underweight among children 0 to 5 years old, as a primary indicator. In 1990, the base was at 34.5 percent and MDG is to reduce this figure to 17.3 percent by 2015. As of 2005, Food and Nutrition Research Institute (FNRI) report total prevalence of underweight children to be at 24.6 percent, still far from the achievement of MDG. To add more scepticism, SWS has pegged the percentage of Filipino families who have experienced hunger in the past three months in 2008, at 18.4 percent or a total of 3.3.M families.

Is the fight against destitution unwinnable? With billions of dollars in aids and grants that have been poured in the most underdeveloped nations, including the Philippines, why hasn't poverty been minimized? Can the vicious cycle of destitution ever be broken? Or are the underprivileged doomed to permanent poverty?

In a free market economy that professes and practices capitalist values, the affluent brother is not his indigent brother's keeper. But in the long run, social inequity could be the fuse that could finally ignite a class war.

All too often, the wealthy are as greedy as they are miserly. An old Serbian proverb says, "A greedy father has thieves for children." That is poetic justice. There is a cycle of greed to match that of poverty. Many of the richest conglomerates pay lip service to corporate social responsibility. If the advocacy and cause oriented budget is scrutinized as an expense of highly profitable companies, it will inevitably

prove to be a drop in the bucket. Compared to the monies spent in trumpeting their so-called good deeds, it will probably account for .000001 percent of gross revenues and a mere pittance compared to marketing expenses. Carol Cone, who pioneered social marketing, has always preached that business cannot remain healthy in an unhealthy society.

The pharmaceutical industry has begun to slash its prices in a bid to make their medicines more affordable to more people. Whether this is an act of altruism, or a savvy marketing strategy that will expand their market, is irrelevant. At least it is one point that will tilt the scales of social justice toward a more acceptable balance.

If all companies just incorporate the concept of "decent" profit into their corporate vision, there would be immediate dents on poverty. Divide the profits into three parts, not necessarily equally. Give the biggest chunk to yourself and the investors. Then share a third with your employees and their families. Finally the last third can be allotted for the community where the business operates. This will have the ripple effect that cascades wealth to more people in society.

The Harvard Business School has a simple definition of poverty. It is badly distributed wealth. If only the fists of the prosperous would be less tight, to open and share with more heart, some of society's worst cancers would be healed.

Mahatma Gandhi once said, "The earth provides enough to satisfy every man's need, but not every man's greed." ■

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