

What is the cost of insurance?

At a special Barnstable Town Meeting, scheduled tentatively for March 21 or 23, elected representatives will be asked to approve authorization of payment of 90% of the premiums for municipal employees' medical insurance. Barnstable taxpayers now pick up one-half of this cost.

Before any action on this article is taken, we taxpayers should demand a thorough examination of the insurance plan that now affords medical expense protection for town employees and their dependents.

Two questions should be addressed. The first: whether Blue Cross/Blue Shield or some other carrier offers the best coverage at the lowest cost. The second: what is likely to be the future cost to taxpayers.

Too few of us in Barnstable are aware of the existence and availability of alternate (and perhaps better and less expensive) insurance already in place and able to serve the Town of Barnstable. Many tax dollars might be saved were town representatives, and citizens, too, informed about the plan which furnishes health coverage to employees of Barnstable County, those of several Cape Cod fire and water districts, and those of several other towns on the Cape.

In the past decade, several Cape towns have benefitted from joining the Barnstable County Health Plan. Their reasons for taking the action are, of course, to improve protections afforded employees and their dependents, eliminate administrative expense, and save taxpayers' money. By switching to the Barnstable County Plan, those towns and service districts achieved all three objectives. Historically, when the fifteen towns of Barnstable County were established as political subdivisions, it was necessary to limit the geographical areas served. Horse-and-buggy transportation and

word-of-mouth communication imposed restrictions that no longer exist. Town governments, at one time, had to serve relatively small areas so voters could attend town meetings. Before telephones enabled exchanges of ideas over great distances, people conducted business either face-to-face or through the mails.

But those days are behind us; that's ancient history. No longer is there any reason for each town in the county to supply every service to its employees or its constituency. Centralization has proved economical in the past; it is certain to do so in the future.

To effect such economies, however, it will be necessary for towns to divest themselves of some of their cherished responsibilities. This is not always easily achieved.

Selectmen are not always easily persuaded their dominions should be reduced and their spheres of influence deflated.

Moving to the second question that needs to be addressed, if we taxpayers are to assume the burden of paying an additional 40% of the cost of medical insurance for town employees, we should be aware that premiums are based on prior-year experience and, also, that improvements in coverage are traditionally added, year-by-year, thereby upping annual premiums. As we all know from paying our own doctor and hospital bills, medical costs rise ever higher.

The article proposing authorization for increasing the share of premiums paid for town-employee health insurance from 50% to 90% deserves your serious attention on both counts.

Do not take lightly the effect upon your pocketbook this proposal will have in future years.