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Health Reform Will Affect Almost All, Rich or Poor

By Christopher Connell

WASHINGTON (AP) - President Clinton's promised health reforms would eliminate the nightmare of losing medical coverage for millions of Americans when they switch jobs or fall seriously ill.

But the reforms Clinton plans to unveil to Congress later this month would impose new financial burdens on businesses and individuals and create potential turmoil in a \$900 billion health care industry that employs 10 million people.

It would force virtually every American, rich or poor, young or old, to make choices about health care that are now made for them by their employers.

While Clinton's approach would preserve the option of fee-for-service medicine, it would apply heavy financial pressure on individuals to join managed care plans such as health maintenance organizations where the choice of doctors and hospitals is limited.

Senior administration officials outlined aspects of the still secret plan to reporters over the weekend. Here are some answers to questions people may be asking: Q. Will I be affected? Will I be able to keep my current insurance? A. If it gets through Congress, nearly everybody would be affected and you would have to choose a new policy from a menu of plans offered by a new health alliance in your state. Some large corporations (5,000-plus workers) could keep operating their own plans.

Q. Will the benefits be less generous than what I have now? Only if you have a hit-edged plan with virtually unlimited coverage and few co-payments or deductibles, the White House insists.

The White House will require all employers and employees to split 80 percent of the cost of the basic benefit package, which they estimate at \$1,800 for an individual and \$4,200 for families. There will be subsidies for small businesses (less than 50 workers) with low wages. Businesses will pay up to 8.5 percent of payroll; workers will pay up to 1.9 percent of their wages.

If consumers choose a plan that costs less than average - probably an HMO - they will pay less. But if they choose a more expensive policy that allows them to go to any doctor or hospital, they may bear the extra costs. If their employer helps pick up the difference, the worker may be able to deduct it with income taxes on that subsidy.

Q. So what's the advantage for me and my family? You'll be guaranteed coverage at the same, community-wide rates no matter if you're healthy or if a member of your family becomes gravely ill. The rates may vary by age, however.

Q. What if both spouses work and only pay for one insurance policy? Both will have to kick in to the new system along with their employers. The employers will make a standard family contribution per worker, and the husband and wife will contribute their 1.9 percent share.

Q. When will this happen? Whenever your state decides to join the new system, possibly as early as 1995, but more likely 1996 or 1997. States are expected to start their alliances by Jan. 1, 1998. When they do, the government will also impose limits on how fast premiums can go up each year.

Q. What about elderly people on Medicare? They will get the same prescription drug benefit (\$250 deductible, 20 percent co-payment) as anyone else immediately, and new long-term care benefits phased in between 1995 and 2000.

Q. Will this insurance pay for my chiropractor or for acupuncture? Only if the health plan you sign up with features such coverage.

Q. Some plans may offer such services, some may not. The White House says it will ease state restrictions on midwives, advanced nurse practitioners and other non-medical doctors.

Q. What about preventive health services? The Clinton plan would cover routine eye and ear exams, pelvic exams, cholesterol screening, mammograms and some other services that many private insurers now refuse to pay for. Children's eye glasses and trips to the dentist also will be covered. Adults will get preventive dental care starting in 2000.

Q. How good will the mental health benefits be? Not as good as the coverage for physical illnesses, but better than many people have today, and they are supposed to improve in a few years. Sixty days in a mental hospital will be paid for, and starting in 2000 there will be no limit on hospitalization.

Q. Psychotherapy will be reimbursed at 50 percent for up to 30 visits a year, starting in 2000, the plans would pay 80 percent for the first 12 psychotherapy visits, and 50 percent beyond that.

Q. Who's going to pay for the 37 million uninsured? If they work, they and their employers will be paying for health insurance for the first time. There also will be new taxes on cigarettes and maybe hard liquor starting in 1996. The government expects to squeeze billions from Medicare and Medicaid, while requiring states to keep kicking in what they now pay for the poor and uninsured. And by wresting down health costs, it hopes corporations' profits will go rise, generating more tax revenues.

Q. Will abortion be covered? Clinton's plan will seek to cover all medically necessary services, which the White House would interpret to include abortion. But Congress may say otherwise. Fertility treatments would not be covered.

Q. What does Congress have to say about this? Everything, including the final word. Don't go shopping for your new insurance plan yet. Clinton's plan will be debated and in all likelihood extensively revised in Capitol Hill far into 1994.



GIFT TO NCCU LIBRARY — Chancellor Julius Chambers (left) joins Dr. Floyd Hardy (center), librarian, James E. Shepard Memorial Library at North Carolina Central University, in receiving a gift of \$5,000 from David Scull (right), president of the North Carolina Independent Insurance Agency.

Jackson: Blacks Must Fight Fratricide With Education, Religion

By Nancy Costello

DETROIT (AP) - Blacks must rebuild family ethics and keep children in school to prevent the black-on-black violence that has claimed thousands of young lives, the Rev. Jesse Jackson said Sunday.

While blacks still face life-threatening violence from whites, civil rights laws established in the last 30 years offer some protection against racist crimes, Jackson said in a sermon at a Detroit church.

Blacks, he says, must now focus on stopping violence - much of it drug-related - in their own community.

"We were threatened by genocide. Now we are threatened by fratricide," Jackson said. "We've lost more lives to dope than we've lost to the rope."

Jackson's sermon was greeted with cheers and standing ovations by an overflow crowd of more than 500 people at Fellowship Chapel.

Jackson also spoke at Sunday services at Hartford Memorial Baptist Church. His talks were among three public appearances in Detroit over Labor Day Weekend. He also attended the Franklin Scholarship Awards ceremony at the Fisher Theatre on Saturday.

Jackson won Michigan's 1988 Democratic presidential primary.

Perhaps America's most recognizable black leader, he is president of the National Rainbow Coalition and founder of the black advocacy group Operation PUSH.

Citing civil rights advances in education, housing and jobs, Jackson said blacks must revive the hope and commitment of an earlier era to improve their communities.

"There is within us a crisis, a kind of spiritual sun-nder, a kind of ethical collapse," he said.

"Can we rebuild the wall (of hope)? We have the money. We have the education, but there is something within us that is in trouble," he said.

Jackson lambasted the increasing numbers of unmarried youths having children and parents abandoning their children.

"It's dishonorable. Even dogs raise their puppies," he said.

"Surely a man, who is little less than God, can raise the babies he has." Parents must emphasize religious ethics and education to make children responsible and steer them away from crime, Jackson said.

He implored members of the congregation to take an active role in their children's education.

"Take your children to school - take, don't send," he said.

"Meet the teachers and give them your phone number. With more parent involvement in September, we'll have more graduations in May and June." Parents can also direct a child to role models such as politicians and religious leaders, Jackson said. While black athletes and entertainers are admired, they do little to change the status quo that is oppressive to blacks, he said.

"Youths want to become ball players and singers - not strugglers," Jackson said. "You must respect who risks for you, who teaches for you."

After Living In All-White Town Who Killed Bill Simpson?

By Terri Langford
VIDOR, Texas (AP) - Mayor Ruth Woods can barely get the words out over the tears she is holding back.

"I just want to ask him: 'Bill Simpson, you big old teddy bear, why did you move? You would still be alive today if you had stayed in Vidor,'" she said after a morning

of crying.

In a cruel twist, Simpson, who is black, was gunned down in a random robbery Wednesday night in Beaumont, the day he left Vidor public housing because he said the racial harassment there was intolerable.

Tar Heel Republicans Smell Blood With Passage of Clinton Budget

WASHINGTON (AP) — Three conservative North Carolina Democrats are politically vulnerable in the 1994 Congressional elections after supporting President Clinton's budget plan, potential challengers say.

Rep. Stephen Neal, Martin Lancaster and Tim Valentine supported the budget plan that Clinton said will cut \$496 billion from the federal debt and stimulate investment.

Republicans argued that the plan was more of the same old tax-and-spend nonsense and will smother economic recovery.

"People are going to have one opportunity to send a message to Bill Clinton and that's going to be in the off-year election, and I think they're going to send it," Jack Hawke, the chairman of the state Republican Party, said.

Republicans are starting to think about running earlier than usual because Clinton appears to be faltering and because the party that holds the White House usually loses seats in a midterm election, Hawke said.

First out of the gate was David Funderburk, an unsuccessful contender for the Republican senate nomination in 1986 and a former ambassador to Romania under President Reagan.

Funderburk began his campaign for Valentine's 2nd District seat this summer, more than five months before the filing period starts.

"Because of what's happening with the drift of the country and the lack of leadership," he said, "it will be a good opportunity for Republicans." Funderburk probably will face primary challenges from Republican district chairman Larry Norman and Ted Stone, an anti-drug activist and a perennial dark-horse candidate.

Norman said Funderburk hasn't demonstrated his commitment to the Republican Party or conservative goals in North Carolina.

"When he lost that primary, he walked away," said Norman, a lawyer.

Funderburk said he has been active speaking, writing and running his own conservative foundation. His campaign organization includes veteran consultants and fund-raisers, who intend to raise at least \$500,000 for television advertisements.

Oliver North, the former Marine lieutenant colonel who might parlay his folk-hero status into a U.S. Senate bid in Virginia, recently sent out a fund-raising letter for Funderburk.

Valentine was unimpressed with the early Republican maneuvers.

"The next campaign will be fought on questions some of which we haven't faced yet," he predicted, citing the North American Free Trade Agreement as one.

Neal is recuperating at his McLean, Va., home after dislocating his shoulder while boogie-bouncing at Wrightsville Beach. He did not want to think about campaigning.

"To tell you the truth, I haven't gotten into the campaign mode," he said. "It seems a little early to me." Neal faces a likely challenge from Richard Burr, who lost to him in 1992 by almost 16,000 votes and was ousted almost three-to-one.

Burr since has become better known as chairman of the conservative North Carolina Taxpayers Union.

"There is certainly overwhelming support for me to run," he said.

Two other rumored candidates for the 5th District seat, state Rep. Lyons Gray and Peter Brunstetter, a Forsyth County commissioner, said last week they are not running but might enter the race if Burr decides not to run.

Lancaster, who could not be reached for comment, could face a challenge from former state Rep. Walter Jones Jr., a recent Republican convert who has a famous name and a reputation as a reformer. Jones ran as a Democrat in 1992 in the 1st District and lost a runoff against Rep. Eva Clayton. He lives in the 1st District, but might run in Lancaster's 3rd District, which includes much of the district his late father represented in Congress for almost 26 years.

"It's going to be a Republican year, in my opinion," said Jones, who called his switch to the GOP his third-best decision after accepting Jesus and getting married.

Republicans also would like to topple Rep. David Price, who has held the 4th District since 1986; Rep. Bill Hefner, who has held the 8th District since 1974; and Rep. Charlie Rose, who has held the 7th District since 1972.

But Hawke said those districts are stacked with liberal-leaning Democrats, making the incumbents hard to dislodge.

Republicans don't even bother to talk about Clayton's 1st District and Rep. Mel Watt's 12th District, two unassailable Democratic strongholds.

Grand Jury Indicts Two Teenagers In Murder of James Jordan

"All the indictments and hearings ... that is now in the discretion of the Superior Court," Stone said. "... Now we're looking forward to going on with the trial." WTVD-TV in Durham reported that Green and Demery would appear next in Superior Court on Sept. 27.

Law enforcement officials said Demery and Green robbed and killed James Jordan on July 23 while he was sleeping in his car off U.S. 74 in Robeson County near Lumberton, about 125 southeast of Charlotte. The pair dumped Jordan's body in a creek near McColl, S.C., authorities said.

Jordan's car was found later in a wooded area near Fayetteville.

LUMBERTON (AP) — Two teenagers have been formally charged with first-degree murder and other crimes in the death of basketball player Michael Jordan's father.

Robeson County grand jury on Friday handed down three indictments each against Daniel Demery Green and Larry Marlin Demery, both 18.

Each was charged with first-degree murder, armed robbery and conspiracy to commit armed robbery, Sheriff Hubert Stone said.

The two suspects now face arraignment in Superior Court as charged as the district attorney prepares to act, Stone said.

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