

Obama proffers his universal healthcare plan

IOWA CITY, Iowa (AP) - Democratic presidential hopeful Barack Obama on Tuesday offered a plan to provide healthcare to millions of Americans and more affordable medical insurance, financed by tax increases on the wealthy.

Bemoaning a healthcare "cost crisis," Obama said it was unacceptable that 47 million are uninsured while others are struggling to pay

their medical bills.

He said the time is ripe for reforming the healthcare system despite an inability to do so in the past, most notably when rival Hillary Rodham Clinton pursued major changes during her husband's presidency.

"We can do this," Obama said in a speech in Iowa City at the University of Iowa's medical school. "The climate is far different than it was the

last time we tried this in the early nineties."

Obama's plan retains the private insurance system but injects additional money to pay for expanding coverage. Those who can't afford coverage would get a subsidy on a sliding scale depending on their income, and virtually all businesses would have to share in the cost of coverage for their workers.

Obama didn't mention

how much his plan would cost and the campaign refused to provide a total figure. A memo written by three outside experts and distributed by the campaign after his speech said the plan would cost an estimated \$50 billion to \$65 billion a year once fully implemented. That amount, however, is after deducting what the campaign says Obama's plan would generate through improved

efficiency and other federal savings.

The experts also said Obama could pay for his plan mostly through steps that the candidate has already said he would take — allowing President Bush's tax cuts on dividends and capital gains and on those making more than about \$250,000 a year to expire in 2010 instead of acting to make them permanent.

The rest of the \$65 billion funding could come by raising taxes on inheritances worth more than \$7 million. Many Democrats want to repeal Bush's elimination of taxes on estates worth more than \$1 million. Obama wants the exemption to be higher but has not yet said exactly where it should be set.

Obama's proposal would spend more money boosting technology in the health industry, such as electronic record keeping.

His package would prohibit insurance companies from refusing coverage because of pre-existing conditions. It would also create a National Health Insurance Exchange to monitor insurance companies and limit their profits.

Obama said the typical consumer would save \$2,500 a year on premiums.

Obama's first promise as a presidential candidate was that he would sign a universal healthcare plan into law by the end of his first term in

the White House. But there is some dispute over whether his plan would provide universal care — it's aimed at lowering costs so all Americans can afford insurance, but does not guarantee everyone would buy it.

"It's not totally clear that it would result in universal coverage," said Ron Pollack, executive director of the advocacy group Families USA. He praised Obama and other leading Democratic candidates for focusing on improving healthcare.

"What makes it a top national priority now is not simply a sense of sympathy for people who are uninsured but a sense of fear that the coverage that used to be taken for granted can no longer be taken for granted," he said.

Obama aides said they believe that everyone would buy health insurance if it were affordable enough, achieving universal care. If some Americans are still uninsured after a few years into the plan, Obama would reconsider how to get to 100 percent, the advisers said.

That's where he differs with Democratic rival John Edwards, the only other candidate who has laid out a specific plan. Edwards eventually would require every American to get health insurance, much like state requirements that drivers have auto insurance. Obama would only require that children be covered.

(See Obama, Page 17)

Hillary

(Continued from Page 1) the change.

Clinton struck several populist notes in a speech at a union hall and at a town hall appearance Wednesday at Canyon Springs High School in North Las Vegas with a large number of students from diverse ethnic and socioeconomic backgrounds, including many from low-income families.

The senator addressed members of the Culinary Workers Union, a group that represents casino and hotel workers, referring to their significance in the Jan. 19 caucus.

The senator made light of her own personal wealth.

"I know a lot of rich people. My husband and I never had any money ...now all the sudden we're rich," Clinton said. "I have nothing against rich people. ...but what made America great is the American middle class."

Clinton won her loudest applause with her promise to end the war in Iraq.

In the AP interview, she defended her vote against an Iraq war funding bill, saying she believes that President Bush will begin withdrawing troops from Iraq soon and she doesn't want to back his strategy any longer.

Clinton said she came to the conclusion while watching the president's Rose Garden news conference last week in which he referred to the bipartisan Iraq Study Group report.

"He talked about it favorably for the first time I've ever heard him talk about it," Clinton said. "That was to me a big signal that, starting in the fall and toward the end of the year, we're going to start seeing troops withdrawn from Iraq. My argument is, why wait?"

Among other things, the Iraq Study Group warned against sending more troops for long stints in the war zone and initially called for with-



Hillary Clinton listens as a crowd member (pointing, with microphone) asks questions.

drawal by early 2008.

Clinton and her chief rival for the Democratic presidential nomination, Illinois Sen. Barack Obama, voted against the funding bill last week in the face of strong pressure from liberal groups who wanted Democrats to use the bill to force a change of course. Clinton earlier supported a bill calling for a withdrawal timeline, which was vetoed by the president.

Clinton initially opposed cutting off funding for the troops, but said that she believed last week's vote was cast in support of soldiers abroad.

"The best thing I can do to continue my very vigorous support of the troops is to begin to bring them home," she said.

Clinton declined to comment on two unreleased biographies that, according to press accounts, describe the former first lady's road to her candidacy in unflattering terms. She said she wasn't familiar with the books.

Clinton acknowledged an assertion reportedly contained in one of the books: that she did not read a National Intelligence Estimate before voting to authorize the president to go to war in Iraq.

"I don't believe that I did or that vast majority of my colleagues did because we were briefed repeatedly about everything that was in it," she said.

From her stop here, Clinton traveled to Los An-

geles, she toured a childcare center with Mayor Antonio Villaraigosa, who formally endorsed her campaign at a news conference. She was expected to raise \$1 million at two Los Angeles-area fundraisers that night.

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