An Immoral HMO Case in Virginia

This Dec. 17 leaflet, titled "Health Insurance Companies Threaten Our Lives: Cut Their Profits, Not Hospital Care!" was widely circulated in Washington, D.C. and northern Virginia by the LaRouche Political Action Committee.

The practice of insurance company HMOs overruling medical professionals and cutting off their urgently needed care of patients, is threatening our health and our lives—your life, your loved ones' lives—and it must be stopped. The new Congress must be made to address the crisis, and solve it. Meanwhile, HMO executives should have to cut their profits, or cut their administrative spending, or cut their own salaries, but stop cutting off seriously ill people from medical care!

On Dec. 11, a Virginia-based HMO ordered Mrs. Nina Ogden, 59, of Leesburg, out of George Washington Hospital in the District of Columbia, against the judgment, and over the protests, of her shocked doctors there. Mrs. Ogden's life had been saved at George Washington by two critical spinal operations against a rapidly progressing infection which had suddenly moved into her vertebrae, and by three weeks' intensive and acute care. She, her family, and doctors had had to battle insurance company obstacles for days, to get her admitted to the hospital in mid-November for the operative

To improve their profit margins, HMOs are forcing medical professionals to cut off urgently needed medical care, including throwing patients out of hospitals altogether. Here, a patient confers with a doctor while undergoing kidney dialysis.

treatment, despite the grave threat to her life from any delay.

On Dec. 11, although doctors insisted that at least another week of hospitalization and intensive physical therapy were necessary to ensure that Mrs. Ogden was out of danger (she was still being transfused and given multiple medications intravenously), the insurance company decided otherwise. Despite several days of appeals and fights by medical professionals against this decision, the HMO enforced it. On Dec. 13, it forced her expulsion overnight to her home 40 miles away. The HMO repeatedly overruled even her doctors' urgent entreaty for a "compromise," that she be transferred to a "sub-acute facility."

There is nothing unique or unusual about this outrage, but the unique human life and family at stake. Medical professionals can propose, but the insurance companies now dispose; they are ruling and overruling decisions of the hospitals themselves. This is happening everywhere; it must be stopped.

The HMO's actions in Mrs. Ogden's case reflect a moral crisis which we must force the Congress to address. The well-being of the patient must be the first consideration. Insurance companies should cut administrative costs first in order to ensure the necessary care. They must perform their mission first. Their salaries should be cut if they can't perform that mission. Unless they perform their mission, they are not earning their profits or any of their income.

The HMO profiteers must pay for the care of life. If they can't meet their primary obligation to human life, then the Federal government should intervene to change the law that enables HMOs to run our health insurance and our health care.

Their actions are immoral, and contrary to the interest of the United States and its people.

Since the HMO's first decision on Dec. 11 to expel Mrs. Ogden, Virginia Congressman Frank Wolf's office has protested this action to the Virginia State Bureau of Insurance. That Bureau has not yet acted. Mrs. Ogden's life and health are in the balance.

Call the Virginia Bureau of Insurance hotline: 877-310-6560 ("Press 4") and demand that the Bureau compel coverage of the urgent hospital care for Mrs. Nina Ogden of Leesburg, and in all the cases like hers.

The new Congress must act to solve this crisis. The Lyndon LaRouche Political Action Committee supports a policy of universal healthcare insurance, as in the legislation proposed by Rep. John Conyers.

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