

VOTER

A monthly publication of the League of Women Voters of Polk County, P.O. Box 934, Lakeland, FL 33802

June 2009
Volume 09, Issue 3

The League of Women Voters, a nonpartisan political organization, encourages informed and active participation in government, works to increase understanding of major public policy issues, and influences public policy through education and advocacy.

OPEN BOARD MEETING

*** ALL MEMBERS INVITED - FREE LUNCH ***

This Issue

- Thought for Day
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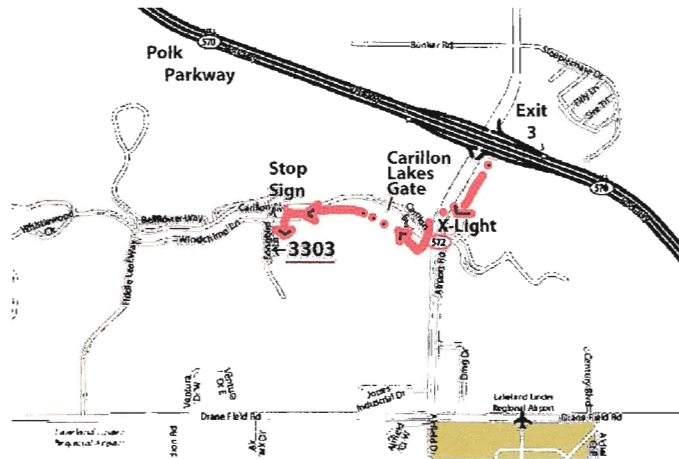


Date: **Saturday, June 13, 2009**

Time: **12 noon - Lunch**
12:30 pm - Board Meeting

Place: **Ann & Jerry Weeks' home**
3303 Songbird Ln, Lakeland

Directions: From Polk Parkway exit 3 (Airport Rd)
- go south to 1st traffic light (Carillon Lakes Blvd)
- turn right - then left at 1st stop sign (Songbird Ln)
- house is 5th driveway on right



Please call (863) 648-4127 with any questions or for assistance in traveling to the meeting.

Guests and prospective members welcome.

THOUGHT FOR THE DAY

"FREEDOM WITHOUT OBLIGATION IS ANARCHY; FREEDOM WITH OBLIGATION IS DEMOCRACY."

- Earl Riney

Annual Meeting Update

LEAGUE OF WOMEN VOTERS POLK COUNTY BOARD OF DIRECTORS:

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www.lwvpolk.org

The Annual Meeting was held at My Cottage Garden Tea Room again this year and was enjoyed by the 23 members and 3 guests who attended. See pictures on the next pages.

The following officers and directors were elected:

President:	Mary Jo Jarrett	Directors:	
Vice Pres:	Ann Weeks	Sue Shultz	Pete Wesley
Secretary:	Susan Lee	Joan Verret	Jerry Weeks
Treasurer:	Mary Thomas	Paula Mims	

The proposed change to the Bylaws clarifying an online meeting was ratified by the attendees. Our speaker, **Lori Edwards**, gave an entertaining and informative multimedia presentation on voting rights and participation.

LWVF LEADERS CONFERENCE CALL (May 28)

Deirdre Macnab, new President of LWV of Florida, held the inaugural Leaders Conference Call with the local Florida leagues on May 28. Mary Jo Jarrett, President, and Ann Weeks, Vice President, were online representing LWV Polk County. Deirdre reinforced the top priorities this year: Fair Districts, Tax Reform and Voter Rights.

REDISTRICTING MEETING (June 20)

Fair Districts Florida reports that they have received over 800,000 signed petitions so far. The goal is 1.6 million by the end of January 2010 to be sure enough valid signatures are received.

LWV Polk County will host an **organizational meeting on June 20** to set up a Redistricting Committee. The purpose of this committee would be to support the state and other local Leagues in the nonpartisan Fair Districts Florida coalition. The meeting will be held at Jerry Weeks' house.

Anyone with any interest in redistricting is urged to participate. If you are unable to join, but would like to offer ideas, suggestions or other information, please contact Jerry: 648-4127 or 2weeks@tampabay.rr.com.

SUSTAINABILITY WORKSHOP (May 14)

The League had a presence at the "Best Practices for Sustainability Workshop" on May 14, 2009 which was presented by Polk Growth Matters.

Tim Center, Vice President of Sustainability Initiatives, Collins Center for Public Policy, was the guest speaker. The Collins Center is an independent, nonpartisan, nonprofit organization committed to finding smart solutions to important issues. Sustainability was defined as doing no harm to the status quo of the environment.

Of discussion were Florida companies and institutions that are doing no damage to the current environment. Examples included developments, buildings, and businesses that were "green" and turning a profit or saving money.

By Ann Weeks, attendee



2009 ANNUAL MEETING PICTURES



Charlene Bennett, Jessie Thrasher, Virginia Roche



Before the activities begin



Judith Darby, Jean Hurles, Suzy Bromwell, Paula Mims



Ruth Weitzenkorn, Barbara Stampfl



Mary Thomas



Lori Edwards, guest speaker



Susan Lee, Beverly Sidenstick



Ann Weeks, outgoing President, addresses the membership



Mary gives the Treasurer's report (left) and Mary Jo Jarrett, incoming President, addresses the membership



Paula Mims, Mary Jo



Joan Verret



Lori Stringer, Lori, Victoria Reynolds

ROADBLOCKS TO HEALTH CARE:

Why the Current Health Care System *does not* work for *Women*

Roadblocks to Health Care

Women are more vulnerable to high health care costs than men. Women's reproductive health requires more regular contact with health care providers, including yearly pap smears, mammograms, and obstetric care. Women are also more likely to report fair or poor health than men (9.5% to 9.0%).¹

While rates of chronic conditions such as diabetes and high blood pressure are similar to men, women are twice as likely to suffer from headaches and are more likely to experience joint, back or neck pain.² These chronic conditions often require regular and frequent treatment and follow-up care.

A Patchy System of Health Insurance

The current health insurance framework leaves too many women uncovered. 21 million women went without health insurance in 2007, and another 14 million relied on coverage through the individual insurance market.³

Women are less likely to be employed full-time than men (52% to 73%), making them less likely to be eligible for employer-based health benefits. In fact, less than half of women have the option of obtaining employer-based coverage on their own.⁴

Even when they work for an employer that offers coverage, 1 in 6 is not eligible to take it, often because they are part-time workers. They end up either covered through a spouse (41%), purchasing insurance directly through the individual market (5%), on public programs (10%), or uninsured (38%).⁵

And even among women with the option to get coverage through their employer, they are twice as likely as men to go on their spouse's plan (15% to 7%).⁶ This dynamic has several effects. Single women are twice as likely to be uninsured than married women (24% to 12%).⁷

Married women in the 55 to 64 age group are particularly vulnerable to a discontinuity of coverage as their spouses go on Medicare. Among this age group, there is a drop in dependent employer-sponsored coverage from 39% to 34%.⁸

When employer-based coverage is not an option, some women turn to the individual insurance market. In the 55 to 64 age group, the decline in employer-based coverage is coupled with a rise in the purchase of individual insurance from 5% to 8%. This trend is not seen with men.⁹

The Failure of the Individual Insurance Market

Higher costs and inadequate benefits make the individual insurance market an unreliable choice for women.

Important state and federal laws that protect individuals with employer-sponsored insurance do not apply to health insurance sold in the individual market. These include anti-discrimination protections in the Civil Rights Act of 1964¹⁰ and the Pregnancy Discrimination Act of 1978,¹¹ as well as HIPAA of 1996, which prohibits employers from charging

different premiums or denying coverage based on age or health status.¹²

In contrast, in the individual insurance market, many states allow insurance companies to calculate premiums based on an individual's characteristics such as existing health problems, age, and gender.¹³

Data from e-health insurance show that there is a wide variation in premiums by state, by plan, and by age and gender of the policyholder. A search for single coverage plans with similar underlying benefits for a nonsmoker living in a large city found premiums that ranged from \$700 to all the way to \$8,000.¹⁴

In particular, women are often charged higher premiums than men during their reproductive years. A 22 year old woman can be charged 1 ½ times the premium of a 22 year old man. This difference largely disappears - and sometimes reverses - by age 64.¹⁵

The high cost of health insurance in the individual market impedes a woman's ability to obtain coverage at a time when she needs it most. Of the 8 million middle-income nonelderly women who do not have employer-sponsored coverage, more than half remain uninsured and only a fifth obtain insurance through the individual market. In comparison, more than 1/3 of high-income women without employer-sponsored insurance manage to purchase individual coverage - but 43% still go uncovered.¹⁶

Beyond cost, the coverage in the individual market is woefully inadequate. A recent survey by the National Women's Law Center found that the vast majority of individual market health insurance policies did not cover maternity care (a limited number of insurers sell a separate maternity "rider.")¹⁷

Moreover, it is still legal in 9 states for insurers to reject applicants who are survivors of domestic violence.¹⁸

The Price of Access

As a result, women are more likely than men to experience difficulty accessing care. In a recent national survey, 52% of women reported delaying or avoiding needed care because of cost, compared with 39% of men.¹⁹

Women face a higher financial burden from medical care than men. Nearly 1/3 of women aged 50 to 64 are in households that have spent more than 10% of their income on health care, compared with 1/4 of men of similar age.²⁰ Almost half of women report problems paying medical bills, compared with 36% of men.²¹

Comprehensive health care reform is needed to level the playing field, and make health care accessible and affordable for all women.

From <http://www.healthreform.gov/reports/women/women.pdf>



The League of Women Voters Of Polk County **VOTER**

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RETURN SERVICE REQUESTED

***** Free Lunch & Open Board Meeting - June 13 *****



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Verret, Joan
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Calendar

Friday, June 5: **World Environment Day**

Saturday, June 13, noon: **All Invited!**
LWV Polk County BOARD Meeting
3303 Songbird Ln, Lakeland
Ann & Jerry Weeks' house
Lunch provided (see p.1)

Saturday, June 20, noon
Redistricting Committee Meeting
3303 Songbird Ln, Lakeland
Ann & Jerry Weeks' house
Lunch provided

Sunday, June 14: **Flag Day**

Sunday, June 21: **Father's Day**

Saturday, July 4: **Independence Day**