

OPINION

The anger directed at medical insurers comes honestly

There is no condoning the cold-blooded murder of a UnitedHealth Group executive in Manhattan. Moments after Brian Thompson was shot dead, unsympathetic posts flooded social media. I was surprised by both the brazen attack and the unveiled congratulations to a killer. The reasons for the anger, however, I understood very well.



FROMA HARROP

I have my own story. I shared it after the insurer had launched its cruel “Delay Deny Defend” strategy to avoid covering my husband’s cancer treatment. Those three words became the title of a 2010 book on the subject, written by Rutgers law professor Jay Feinman. They may have been the inspiration for the words etched on bullet casings found at the crime scene: “deny,” “defend” and “depose.”

For years, my husband and I had no serious health issues. We would go to a doctor for annual checkups, and that was it. We were ideal customers for UnitedHealth or any other insurer.

But then my husband was diagnosed with complicated liver cancer. Our plan stipulated we use doctors in the insurer’s network but if we needed specialized care elsewhere, UnitedHealthcare would cover it. Our network doctor, a liver cancer expert, told us in no uncertain terms to go to Boston’s Deaconess Hospital. Deaconess then offered cutting-edge treatment my husband needed — and was only a 50-minute drive away.

The doctor anticipated the battle we faced in getting the insurer to cover it. As we walked out of his office, he whispered, “Mortgage the house.”

We would have done just that and sued UnitedHealth later had we not fallen victim to the “delay” scheme. The company repeatedly implied it would seriously consider covering the treatment. To get there, we had to go through an appeal process. That meant speaking to a “handler” who said our case would be reevaluated. About a

week later, a one-sentence rejection letter would arrive by snail mail. But it included a number we could call to challenge the verdict. Around we again went.

We could never talk to decisions-makers. We couldn’t get anyone there to talk to our doctor. At one point, we were told to seek treatment at a now-failing community hospital. The handler told us that the person sending us there was “a nurse” as though that was reassuring.

My ex-Marine husband was tough. He said that dealing with the insurer was worse than dealing with the cancer.

We had fallen into those traps, which Feinman explained, were designed “to wear down claimants” and “flat-out deny” valid claims. Should the policyholder sue, the insurer would unleash a team of lawyers who excelled at swatting away plaintiffs.

Because insurers put the premium payments into investments, delaying payouts also enabled them to make more money.

One suspects that delaying tactics are also intended to wait out the life of the patient: The policyholder would die before the insurer had to spend money on medical care. We finally said “the hell with waiting” and went to Deaconess for treatment.

Some months after a grueling round of chemo, my husband died. I’ll never know for sure whether the delay hastened that outcome. I do know that the then-CEO of UnitedHealthcare — widely known as William “Dollar Bill” McGuire — later walked off with a \$1.1 billion golden parachute after having raked in \$500 million.

One last note: Project 2025, the right-wing blueprint for a second Trump term, would, among other things, let Affordable Care Act insurers discriminate against preexisting conditions. It would deregulate Medicare Advantage plans, which are run by private insurers, and herd more Medicare beneficiaries into them.

You’ve been warned.

Creators Syndicate

TOM STIGLICH | CREATORS SYNDICATE

Daniel Penny found not guilty in subway chokehold trial



EVERYBODY’S COLUMN

Broadcasters should not downplay Allen’s feats

What a game against the San Francisco 49ers, the world was watching and our Bills put some extra shine on “Prime Time.”

However, only Cris Collinsworth could make that spectacular Josh Allen passing and receiving touchdown about the Kansas City Chiefs.

Dear Mr. Collingsworth, the Buffalo Bills are not the red-headed stepchildren of your Kansas City Chiefs.

Go Bills!

Bobby Deese

Orlando, Fla.

Hochul needs to be stronger on confronting climate change

President-elect Trump says electric cars aren’t for everyone (“How Trump could upend electric car sales,” Nov. 26). Apparently, they’re for rich people, not you and me. The rich don’t care about a mere \$7,500 in tax savings, nor paying for a pricey Tesla. More than that, American automakers have made such huge EV investments, it will be as hard for them to switch back to making gas cars as it is to turn the Queen Mary. Goodbye, union auto jobs.

A drop in EV sales is a blow to staving off the worst effects of climate change. Under Trump, the federal government is likely to abandon climate action in favor of desecrating public lands and endangering species to drill more oil. But the states still have power of their own, and Gov. Kathy Hochul must use it.

We need Hochul to sign off on the Advanced Clean Truck Rule to clean up the trucking sector. Truck manufacturers already agreed to the new rules, and are now trying to wiggle out of them by insisting on implementation delays that will cost hundreds of millions of dollars in health impacts from dirty truck pollution.

Hochul must also ban CO2 fracking. New York already has a fracking ban. CO2 fracking, no matter what is ginned up about it, is still fracking.

We need a governor, working in alliance with other Democratic governors, to protect us and our climate mandate.

James Carter

Warsaw

Zoar Valley trees needed by both humans, wildlife

The article “New York State wants to plant 25 million trees by 2033. Can it be done?” (Nov. 24) shows that Gov. Kathy Hochul’s administration understands the urgent need to get carbon out of the atmosphere. She realizes the extent of the climate crisis and is ready to set ambitious goals to combat it.

As the article indicates, getting millions of seedlings into the ground will require planting thousands at a terrific, maybe an unrealistic rate. The planting plan shows the administration’s good intentions, but it also suggests a tendency for programs that overpromise and underperform.

What makes even less sense is the DEC’s plans to venture into the Zoar Valley, which contains some of the last stands of old-growth forest in Western New York, to open up habitat for the black-throated blue warbler (not currently endangered). Couldn’t areas be designated for them in younger

forested areas elsewhere? I question the real motivation of cutting mature hardwoods in this crown jewel of WNY. Seems that we must always follow the money.

Birds and humans need the trees of the Zoar Valley. The old age of the trees there makes them excellent repositories of carbon; their beauty provides solace and enjoyment and prevents erosion. Every tree taken from this richly biodiverse area is a tear in a long-established fabric that feeds life from microscopic creatures to bears to humans.

I hope decision makers at the DEC will preserve this habitat.

Sara Schultz

Sierra Club Niagara Group vice chair
Williamsville

An idea to thaw, prod the local housing market

Higher interest rates plus Trump’s \$10,000 cap on state and local tax deductions has frozen the local housing market. For baby boomers, it’s cheaper to stay in their larger homes than to build smaller homes, only to pay more taxes that are non-deductible.

Allow these empty-nesters to build smaller homes and cap initial taxes at \$10,000. This would free up homes and create a cheaper option for younger buyers, help declining student population in these districts and keep boomers here in Western New York.

Rick Deschamps

West Seneca

Trump still not the right choice to lead the nation forward

Contrary to what is being said by the president-elect and his supporters, his win was not a landslide or a mandate. The margin of victory was the smallest since 2000 and only 77 million voted for him out of 161 million registered voters.

We are about to have a convicted felon, liar, grifter and wannabe dictator as president. Are his goals, along with his unqualified and dangerous cabinet picks and advisors, to dismantle our Constitution and our democratic republic while deepening the divisions in our country?

Looks like that is his plan since some of the qualifications to work in his administration are: Loyalty to him alone, look good and perform well on TV and have some sort of sexual assault allegations brought against them. In addition, some have little to no education or experience with the work of the department or agency to which they may be nominated to lead.

There have also been reports of the Cabinet heads getting no FBI background checks and appointments will be made without hearings and the advice and consent of the Senate during a contrived recess. At least seven of his picks were contributors to Project 2025 which during his campaign he repeatedly lied about having any knowledge of and had not read it.

Do you remember his proclamation of “I love the poorly educated” uttered during the 2016 campaign? How many of those 77 million voters fit in this category? What will it take for them to see what a misguided decision they have made, or will he be a president for all the people?

Nancy Kresge

Orchard Park

Assad’s fall hurts Iran and Russia, makes murky future

Syrians are dancing in Damascus and other cities, to celebrate the collapse of Bashar al-Assad, the man responsible for an estimated 600,000 dead in a 13-year-long civil war

Those still alive have been staggering out of liberated prisons toward family and freedom.



TRUDY RUBIN

The University of Oklahoma’s Joshua Landis, a Syria specialist with family in the country, told me the dispirited Syrian army had faded away and let rebels win because they had been receiving little or no pay and no further support from Russian and Iranian backers. No one is certain what kind of government will follow. Assad’s flight to exile in Moscow is a body blow to Iran and Russian dictator Vladimir Putin. It displays their increasing weakness and paints them as losers. It makes them more vulnerable to anyone who seeks negotiations with either.

The immediate post-Assad threat is Syria might collapse into separate militia fiefs or into another civil war. Hayat Tahrir al-Sham — the main rebel group that toppled the government in a lightning advance — was once the Syrian branch of al-Qaeda. Its leader, Abu Mohammed al-Jolani, broke with the terrorist group years ago.

I still recall my last visit inside Syria in 2012, during the Arab Spring just before the heightened civil war and Islamist kidnappings made journalistic access almost impossible.

With a Syrian translator, I visited a headquarters of a group called Ahrar al-Sham and the hostility of the fighters was only contained when a Belgian volunteer intervened. I also interviewed moderate, unbearded civilian fighters who had set up militias because they wanted a democracy.

How to coalesce secular Syrians, moderate Muslims, Kurds, and Christians into a government with Islamists, and whether free elections will be possible is the huge challenge Syria

will face.

Yet, what gives me hope is that Iranians and Russians will no longer be able to bend Syria to their will.

After a popular uprising in 2011, Assad was only able to retain power because of intervention by Tehran, and later Moscow.

The Iranians sent thousands of fighters to Syria, comprised of their own forces along with Iraqi Shiite militias and even Afghan refugees living in Iran. Led by Iranian Revolutionary Guards officers, they were much more effective than the underpaid and corrupt Syrian army.

Iran’s quid pro quo was Assad allowing Iranian weaponry to be moved via Damascus to Hezbollah fighters in Lebanon to use against Israel.

Syria thus became a critical element of Tehran’s effort to encircle Israel with a “ring of fire” that included Lebanon’s Hezbollah militiamen (along with Hamas in Gaza and Houthis in Yemen). Now Iranians are fleeing Syria.

Russia sent planes in 2015 to bomb Syrian civilians and cities into rubble. Moscow was rewarded with a critical Mediterranean port in Tartus and a major airfield.

Russia will most likely lose those bases, which gave them their only access to the Mediterranean and Putin an important Mideast role. His global access is thus shrinking. The Islamists, and Jolani, will have to look to the moderate Sunni Arab world and to the West to help rebuild their country and resettle Syrian refugees who return. Which in turn gives those Arabs and Western leaders leverage to prevent any attempt to impose an ultraconservative religious state.

If this leverage is not used wisely, Jolani could become a threat, in a country where ISIS still has cells that are in touch with their counterparts in Iraq. If used wisely, Syria could rebuild its shattered society.

Nothing less is owed to those who died during Assad’s rule.

Philadelphia Inquirer

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