

SEPPIAN *Summer Issue*

The newsletter of the Society for The Education of Physicians and Patients

DARING TO TELL THE TRUTH ABOUT HEALTH CARE

Volume 9, Issue 3

Seppian

Summer—2006

Lawrence Dunegan Memorial Scholarship Winner Receives Award

Dr. Robert Urban, Chairman of the Scholarship Committee, presented the award to the winner of this year's scholarship to Stefan Sabo, a 17-year-old Charleroi Area High School student, who was presented with the \$8,000 award (\$2,000 annually) at SEPP's quarterly meeting May 15 at Tambellini's Restaurant along Route 51, Pittsburgh. State representative John Pippy spoke at the meeting and offered congratulatory remarks during his legislative update. Stefan Sabo read his essay



Proud parents, Dr. Urban, and scholarship winner Stefan Sabo

required for the competition entitled

Calvin Gruss, of Latrobe, and Kelly Lohr, of Mt. Pleasant, also were named as runners-up. And received \$1000 awards to support their continued education.

The competition, was based on academic performance, extracurricular interests, a written essay, and an interview. (see next column)



The Federalist Papers

A Reflection On Their Significance

Stefan P. Sabo

The Federalist Papers were essentially created to advocate various agendas concerning the developing Constitution for the United States of America. With such strong leaders

as Alexander Hamilton, James Madison, and John Jay being the principle writers of the articles, it is not difficult to imagine the implications of this series of eighty-five essays, addressing topics from the federal government's right to tax its people to issues concerning a permanent militia. Alex-

ander Hamilton became the first Secretary of the Treasury under President George Washington, and James Madison became president in 1808, a true testament to their greatness.

Just as Thomas Paine brought great vengeance into the hearts of the English colonists, leading to what we all know as the Revolutionary War, these authors of the Federalist Papers approached their current disputes in the same manner. Alexander Hamilton can be thought of as the most significant contributor to the writing of the Federalist Papers. Having written nearly two-thirds of the entirety of the articles alone, with James Madison composing about one-third and John Jay a mere five, Hamilton can be given the most credit as to the outstanding ideology presented in the Constitution. It was his grappling articles and ideas that stirred the people of the United States to ask the deepest questions of human nature and liberty.

One may be rather surprised to learn that Alexander Hamilton was born in Charlestown, a small town on the island of Nevis, a part of the British West Indies. He spent most of his

(Federalist—Continued on page 2)

SEPP Meeting
Tuesday, August 15, 2006
Health Savings Accounts and Faith Based
Health Insurance
Rick Cessar and Beth Essey
Tambellini's Restaurant on Route 51
Board Meeting 6:00 PM and General Meeting 7:00 PM
(Note meeting is changed to a Tuesday night)

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Rick Cessar and Beth Essey**

**News of the Day ... In Perspective
Courtesy of AAPS at
www.aaponline.org**

**Doctors' average pay down 7%
in 8 years, report says**

While the incomes of lawyers and other professionals rose by 7% between 1995 and 2003, the average net income of doctors fell 7% during the same period, according to a report by the Center for Studying Health System Change.

The report was based on national telephone surveys of about 6,600 physicians.

The average reported net income for a primary care physician in 2003 was \$146,405, after expenses including professional liability insurance and before taxes.

Center president Paul Ginsburg said that payments from both Medicare and commercial insurers had lagged behind general inflation, which had reduced the value of the dollar by 21% over this period.

Lower incomes are resulting in fewer physicians entering primary care, stated Dr. Rick Kellerman, President-Elect of the American Academy of Family Physicians (Reed Abelson, NY Times 6/22/06).

**Government doesn't ration care—
it simply rations dollars...
From AAPS**

Cost shifting from Medicare/Medicaid adds billions to medical bills

In 2004, hospitals in Washington State charged private payers \$738 million more—14.3% of their revenue—to compensate for Medicare and Medicaid underpayments, according to a study by Milliman Inc. commissioned by Premara Blue Cross. In addition, doctors shifted \$620 million, or 12%.

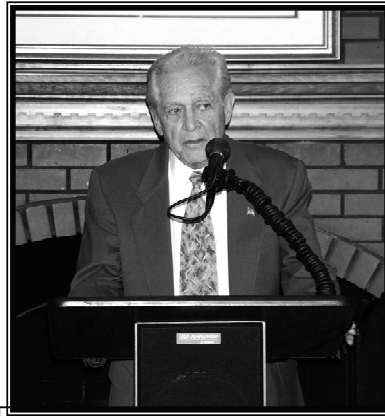
A similar study in California found that health plans and consumers paid \$4.5 billion in added hospital charges to compensate for Medicare and Medicaid underpayments. This study did not look at physicians' charges.

Unpaid bills for the uninsured, amounting to some \$45 billion per year, are said to add 8.5% to the cost of health insurance.

"This is a serious national problem, and it is only going to get much worse," said Helen Darling, president of the National Business Group on Health.

(Federalist—Continued from page 1)

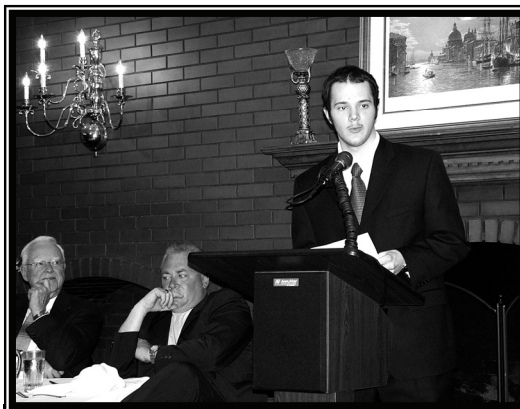
youth, however, on the island of St. Croix, where he was forced to work in an office; this may have contributed to his fascination with numbers and a budget, being as he was the very first Secretary of the Treasury. In 1772, Hamilton and his local supporters from the island had raised enough money to give him professional education on the mainland, New York City to be exact. Hamilton studied grammar and a variety of other subjects in Elizabethtown, attending the prestigious know by the name of Co-Despite his evident interest of all types, Hamilton was joining the army in 1776, Long Island and New Jersey that this incredible to offer his country than Hamilton was made secretary and later earned the nel.



Dr. Urban, Chairman of Scholarship committee presides over presentations.

Soon after the war, settle down and abandon insecurity. In 1780, he Schuyler, a daughter of a and landowner. With experience in the court system, Hamilton was granted permission to practice law and represented New York for two years in Congress, even attending the Annapolis Convention to discuss the Articles of Confederation.² He became an active spokesman for strong national government control, which probably explains his fondness of John Adams, the man responsible for founding the Federalist Party. As a federalist, Hamilton discouraged state's rights in his papers and believed that the only way in which the country could and would maintain its advantages in the world were under jurisdiction of a strong federal government. Addressing such issues as slavery and free trade, Hamilton saw from an early age that the Union as everyone knew it would not be forever.

In 1789, Alexander Hamilton was appointed by President George Washington to be the Secretary of the Treasury, a position he would valiantly hold until 1795. As Secretary of the Treasury, Hamilton defined the principles that our country rests upon to this day. Since he was a federalist, believing in a strong national government, he incorporated these ideas into his economic pursuits. The belief in a national banking system, known as the Federal Reserve, can be attributed to out such vision, have most defieconomically, trade, sell, or buy various geoacross the country. currency, ways of tributing it, and with other counconducted surely from other gov-in his day.



Stefan Sabo recites commentary on Federalist Papers

The life of ton ended tragi-1804, as he was in a duel by Aaron Burr, the Vice-President. The two apparently had a dispute over some political issue; it ended with his death, the end of a truly influential writer, speaker, and economic visionary. Perhaps it was Hamilton's fiery personality and intense nature that led to his downfall, but he would never have been so important if he were any different.

New Jersey before King's College, now lumbia University. in learning and books a true patriot. After he fought in both the sey campaigns. Real- young man had more the skill of any soldier, tary to General Wash- rank of lieutenant colo-

Hamilton decided to his days of danger and married Elizabeth prosperous general having only little ex-

eral Reserve, can Hamilton. With- the country would nitefloundered being unable to with people from graphic regions His ideas about printing and dis- how commerce tries would be sets him aside ernment officials

Alexander Hamil- cally on July 11, mortally wounded

(Federalist—Continued on page 3)

(Federalist—Continued from page 2)

One must not forget the impact that the Federalist Papers had on the framers of the Constitution. Such framers were really representatives from all over the country at that time. Hamilton knew that if he were able to sway the mass of people in his direction, they would thus convey the opinions directly to their representatives, in turn, implementing his ideals into the Constitution. The papers were all published under the name of

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country is
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of our fore-
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writing

through the Constitution, it is reasonable to conclude that whoever so altered the opinions of these framers can now be credited with birthing our country officially. There are only twenty-seven amendments to the Constitution, a strong testament to the perfection in which it was created more than two hundred years ago. Alexander Hamilton may have not had the charisma of famous military leaders as George Washington, or even the thoughtful ingenuity of Benjamin Franklin, but Hamilton had the rational thought and ideas that helped to form a more perfect union.

Sources:

- “The Federalist.” The World Book Encyclopedia (1965). Vol. 7, Pp. 70
- “Hamilton, Alexander.” The World Book Encyclopedia (1965). Vol. 9, Pp. 30-31.
- “Hamilton, Alexander.” The New Book of Knowledge (1978). Vol. 8, Pp. 18-20.
- Callison, James P. “The Federalist Papers.” Oklahoma University. 3 Feb. 1997. <http://www.law.ou.edu/hist/federalist/>.



State Senator John Pippy address SEPP meeting in May.

HSAs and Faith Based Health

SEPP Secretary Robert Carroll M.D. has coordinated the theme for the upcoming meeting on Tuesday, August 15 (see page 1) titled “Health Savings Account and Faith Based Health Insurance” featuring Rick Cesar and Beth Essey. This promises to be a very interesting discussion of the creative potential of individualizing health insurance to accommodate the health interests and priorities of those using high deductible insurance coupled with the powerful tool of Health Savings Accounts.

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SEPP—Schedule for Meetings –2006
Tambellini's Restaurant
Tuesday, August 15, 2006
Route 51 South
Time—6:00 PM for Board of Trustees
7: 00 PM General Meeting—Open to all
Dinner Meeting

Quarterly Meetings

Monday May 15, 2006
Tuesday, August 15, 2006
Monday November 20, 2006

**SOCIETY FOR THE EDUCATION OF
PHYSICIANS AND PATIENTS**

The mission of The Society For The Education of Physicians and Patients is to promote the education of patients and health care professionals in order to facilitate unencumbered participation in a healthcare system that respects and nurtures patients' and physicians' freedoms, rights, and responsibilities.

The Society focuses on the responsibility of the physician as patient advocate and promotes quality medical care by supporting policies that encourage freedom, choice, enhancement of the patient-physician relationship, and fiscal responsibility.

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