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**BODY:**

Recently I heard commercials for AT&T local telephone service in Maryland. I thought that was good news since competition produces better service and lower prices.

However, when I called to arrange for the service, I was informed by AT&T that it is not available to me. It is only available in portions of Maryland.

By law, Verizon has to rent local phone lines to competitors, but the price Verizon charges is too high to make competitors viable in Calvert County. However, the Maryland Public Service Commission has the authority to force Verizon to lower those rates.

Unfortunately, the Maryland Public Service Commission has stood by and not acted, while in other states -- such as California, Georgia, New Jersey and New York -- regulators have acted to enable competition and thus produced significant savings for families in those states.

As a Calvert County consumer, I feel cheated. Why do other Marylanders have a choice and an opportunity to save money that I do not have?

Calvert County's state legislators should be camping out at the Public Service Commission until the commission acts to remedy this unfair treatment of Calvert County.

Kevin Igoe

Owings

A good compromise is said to be one in which no side gets everything it wants. With that standard in mind, the recent compromise, contained in the agreement involving the state, CareFirst and the national Blue Cross and Blue Shield Association, is a good one.

Frankly, I am not really pleased with all of the concessions made. However, I am supportive of the concessions if they mean a new beginning for CareFirst, in which all parties will go forward with a sincere effort to make CareFirst a strong nonprofit insurer that provides more accessible and affordable health insurance.

The agreement finalized by the court leaves intact the reform legislation's provision that locks into law CareFirst's nonprofit mission for five years. It also leaves intact the provisions for guidelines setting executive pay and compensation at levels comparable to compensation received by their peers in the industry. The agreement softens the reform law by replacing five instead of 10 CareFirst Maryland board members by next Jan. 1. The five new board members are to work with the Maryland board members to replace seven more members by July 1, 2004. There are 21 members of the CareFirst Board; 12 are from Maryland.

It should be noted that CareFirst was not involved in the negotiations that produced the tentative agreement. The state made keeping the Blue Cross and Blue Shield Association's license and trademark its highest priority. The association is satisfied that the agreement meets its licensing provisions. CareFirst has signed the agreement, and D.C.'s insurance commissioner, Lawrence Mirel, has approved the deal. The loss of the trademark has been averted. CareFirst health coverage will continue uninterrupted.

I would be less than honest if I did not say that CareFirst's ambush and delay tactics to destroy the reform legislation have been shameful. However, for the sake of a strong and viable nonprofit CareFirst, I am willing to put all that behind me and concentrate on the implementation of the badly needed reform legislation.

I hope that as a show of good faith, CareFirst rethinks its offer to extend the health insurance coverage of 1,000 Maryland farmers and their families. Instead of cutting off their coverage, CareFirst has offered to extend coverage to the end of September 2004, at a premium rate increase of between 36 percent and 40 percent. After that, placement for these policyholders will be sought in the small-business market or the state's new Maryland Health Insurance Plan for high-health-risk people.

It has always been difficult for the self-employed farmer to get decent affordable health care coverage. Asking struggling farmers to pay premium increases of 36 percent to 40 percent is hardly a reasonable solution to their problem. Granted, while it's better than completely cutting off their coverage, it's not a solution that takes into consideration the farmers' ability to pay huge premium increases. And it is not a solution that guarantees the farmer affordable coverage or any coverage at all after September 2004.

Thomas "Mac" Middleton

State Senator

Charles County

In this day of heroes that are our young men and women in the military, who so valiantly protect our country, I feel the need to praise some of our senior (seasoned) citizens who contribute so vitally to the more needy community on a daily basis. I speak specifically of the Calvert Churches Community Food Pantry.

The CCCFP is administered by Mary and Carl Beatty with the reliable and crucial assistance of their many friends who volunteer their time and energy to successfully pick up, sort and distribute the food parcels. Much of this work occurs before dawn. People in our age group will know what I mean when I say that this is no easy chore. Their efforts go mainly unrewarded and unmentioned, and while the group will never solicit it, I feel the need, as an outside observer, to praise their irreplaceable service to our community. Thanks guys.

If any of your readers are in a position to donate food or other grocery items, or cash, which is fully tax deductible, please contact the CCCFP at 410-257-1342.

C.K. Rexroth

La Plata

The voters of Charles County, when presented with the choice, voted in home rule, and this is good.

The voters should now be given the privilege by the county commissioners of placing on the next ballot a proposal that the president of the commissioners be given a term limit of two four-year terms, to be retroactive at the next election.

If the retiring president wins enough votes in this election, he would continue to serve but would simply change over to be commissioner of his election district.

The commissioner with the highest number of votes, excluding the incumbent, would become president of the Charles County Board of Commissioners.

John Gyorda

La Plata

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