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The Stouffer Report: Voting on Principle

You will often hear me talk about the need for tough decisions from lawmakers. This is the case as we start on the fiscal year 2011 Missouri budget. But, it is also the case for many of the decisions we have to make in the Missouri General Assembly.

Recently, the Missouri Senate passed [Senate Bill 618](#), which would require health insurance companies to cover autism. A similar measure has also been passed by the Missouri House. We have heard quite a bit about autism over the past few years and how it is affecting more children each year. While my heart goes out to those who are affected by autism, be it the children themselves or their family, I had to vote against this particular bill.

This was a tough vote for me, on principle, but it is one I have to stand by. At the same time the federal government is shoving health care "reform" down our throats, I cannot vote to let state government dictate what coverage insurance companies can offer. The free market system works very well in these matters. Letting government in, so they can tell insurance providers who they can and cannot cover, is not a good fix to a situation.

History shows us that insurance rates rise when government mandates are enacted. This will be the case with the federal health care law and it would also happen if the autism mandate became law in Missouri. This is government messing with the private sector. In my opinion, there has to be one mindset on this. If someone is against the federal government regulating businesses to the point they

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can no longer function, then the same principle should be held in relation to government interference at all levels.

Granted, the demands the federal government is making with its so-called reform is not a part of the autism bill. The state is not forcing autism coverage on everybody and also will not fine you or send you to jail for not having it. However, I cannot — in good conscience — vote to allow state government to order insurance companies to do something that will result in raising rates for everybody. That is the unfortunate truth. Despite the good intentions autism legislation has, it will result in higher insurance rates for everybody.

These are the tough decisions lawmakers have to wrestle with every day. I am certainly not opposed to education and health care. These are both very important issues for people of all ages throughout rural Missouri. This having been said, I also have to stand by my principles. It would not be right for me to steadfastly oppose the federal health care bill and turn around and vote yes on a bill that forces insurance providers to do something they know will raise rates universally. It would not be fair to the people I serve in the Missouri Senate.

Senator Stouffer serves the counties of Carroll, Chariton, Cooper, Howard, Lafayette, Macon, Ray, Saline, and a part of Clay.

If you have questions or comments about this or any other issue, please call toll free (866) 768-3987 or by e-mail at bstouffer@senate.mo.gov.

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