

Mike McCabe: What government does needs to be done for our whole society, not just a few

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Applying that common sense rule, Wisconsin's whole population should be made eligible to get health insurance through the BadgerCare program. BadgerCare should be there for all Badgers who want or need it. BadgerCare provides excellent insurance coverage and is affordable. It should be a public option that anyone in the state could choose in the insurance marketplace.

BadgerCare is Wisconsin's version of Medicaid but existing state law has restrictive requirements including income limits that make only the poor, elderly and disabled eligible to enroll. Changing a single word in state law would allow BadgerCare to be listed as one of the options on the health insurance exchange that currently only includes private insurance plans.

State law now says "An individual is eligible to purchase coverage...if all of the following apply" and goes on to list the requirements. Changing the word "all" to "any" would open up BadgerCare to the general population. No one would be required to enroll, but anyone could if they choose to.

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Analysis done by the health care advocacy group Citizen Action of Wisconsin estimates that BadgerCare's cost is on average 23 percent lower than other policies in the health insurance market. It also covers 100 percent of medical expenses, unlike many plans with sky-high deductibles and co-payments that leave patients

paying for much of their care out of pocket.

Getting everyone in Wisconsin access to high-quality and affordable medical insurance not only will make our state healthier but also will stimulate the economy. There are so many people out there with great ideas for a new business who've dreamed of starting their own company but can't leave a job that provides insurance for their families. If they could access BadgerCare, many would go ahead and start that new business.

Wisconsin's entire population also should be eligible to participate in the state's retirement system. In keeping with its name, the Wisconsin Retirement System should offer retirement security to all of Wisconsin. Employees and employers in every sector of the economy should be able to buy into the WRS, not only the public sector.

Currently, about 600,000 people are eligible to participate in the Wisconsin Retirement System, or only about one-eighth of the adult population of the state. Wisconsin has one of the most financially sound retirement systems in the country. Making participation an option for everyone in Wisconsin would make it even stronger. More people invested in the system means even greater financial stability. It also means more people with a stake in sustaining the retirement fund and defending it against political attacks. Social Security has lasted for more than 80 years because every working American pays for it and everyone stands to benefit.

Employers in the private sector who want to provide a retirement benefit to employees should have the WRS as an option and so should those who are self-employed and want to set aside money for their own retirement. As with BadgerCare, no one should be required to participate, but everyone should be eligible to buy into the system.

The closer we can get to the point where everyone pays and everyone benefits from what government does, the better off we all will be.

— McCabe is a candidate for governor. He ran the independent watchdog group Wisconsin Democracy Campaign for 15 years and later started the grassroots citizen group Blue Jean Nation. His campaign's website is GovernorBlueJeans.com.