

HARRISBURG (Dauphin Co.) — A spokesman for a statewide farm organization presented recommendations for health care reform during Gov. Casey's seventh and final field hearing on the subject, March 25 in Harrisburg.

Cumberland County dairy farmer Richard Mains of Newville testified on behalf of the Pennsylvania Farmers' Association (PFA) during the hearing at River Rescue of Harrisburg, Inc., 1119 South Cameron Street.

Mains is a member of the board of directors of the voluntary, farm organization which represents 23,189 farm and rural families.

Farmers support efforts to improve health care, Mains said, but remain committed to the present market-based health care system.

"Perhaps we have had too much experience with government

administered farm programs to believe that improvements will result from a health care system highly managed by government," Mains said.

"Perhaps we have seen too many government run programs concentrated in populated areas to believe that access to health care services for rural residents will improve with increased government involvement."

Most farmers, Mains told the hearing, are self-employed businessmen and pay for their own health insurance and that of their employees.

Unlike corporations, self-employed farmers cannot deduct the full amount of their health insurance costs from their income taxes as a cost of doing business. As a result, health care costs can account for 14 percent to 18 percent of a typical farm family's living income, Mains said.

"Ways must be found to make it easier for people to afford health insurance and health care," Mains testified, "Farmers support tax credits and deductions and other financial incentives, like medical IRAs, to make it easier for self-employed people to afford health care."

"Farmers also support efforts to control health care costs through agencies like the Cost Care Containment Council; reductions in mandated coverage for health insurance plans; efforts to lower medical malpractice costs; use of surgical centers or outpatient facilities; and 'certificates of need' programs to prevent the oversupply of medical facilities."

Farmers and other rural residents are also concerned about reasonable access to health care, Mains said.

"Farmers believe that the government should provide incen-

tives...," he said, like medical school loan forgiveness programs that encourage medical students to practice in rural areas; support for residency programs in rural areas; restoration of equitable Medicare payments to rural hospitals and physicians; and promoting the use of physician assistants or nurse practitioners to help improve the distribution of health care.

"In summary, farmers are concerned about both the costs and availability of health care services in rural areas," Mains said. "We recognize that improvements are needed in our current health care system but continue to believe that reforms to our market-based system offer the best way to solve our health care problems and improve health care delivery in Pennsylvania."



Keystone Farm Credit, ACA Elects Directors

LANCASTER (Lancaster Co.) — Keystone Farm Credit, ACA held its 1993 Stockholders' Meeting in three localized, sectional meetings on April 6 (Days Inn, Allentown), April 7 (Willow Valley Family Resort & Conference Center) and April 8 (The Inn at Reading).

Six people were elected to serve on the Keystone Farm Credit, ACA Board of Directors. From Region 1 (Berks, Chester, Delaware, Montgomery and Philadelphia counties), Charles E. Frederick and William P. Moore were elected. From Region 2 (Dauphin, Lancaster and Lebanon counties), Marlin H. Hitz and Mervin Sauder were elected. From Region 3 (Bucks, Carbon, Lehigh, Monroe, Northampton, Pike and Schuylkill counties) Hubert P. Sell and Rodger L. Wagner were elected. Frederick, Moore, Hitz, Sell and Wagner were incumbents.

Elected from the same regions to serve on the 1994 Nominating Committee were: Region 1, Ernest S. Lantz, Jeffrey W. Mitchell, William L. Beam, Robert L. Freed and Glenn R. Moyer. From Region 2, Dale E. Hiestand, John L. Landis, Larry R. Weaver, David B. Kruger and Phares Z. Musser. From Region 3, Floyd W. Kurtz, Daniel Seiple, Paul L. Wisser, Daniel W. Haas and Norman J. Kurtz.

In addition to the elections, during the business portion of the meeting, CEO of Keystone Farm Credit, ACA, Philip W. Kimmel, presented the President's Report.

Keystone Farm Credit, ACA serves the financial needs of farmers and rural residents in the 15 county southeastern Pennsylvania area with approximately \$380 million in short-, intermediate-, and long-term loans, country home loans and other farm-related, financial services.



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