

# The Pass Democrat

Newsletter of the Pass Democratic Club—November 2019  
Visit the Pass Democratic Club website: [www.passdems.org](http://www.passdems.org)  
and the Pass Democratic Club on Facebook and Twitter (@DemocraticPass)

## VIRGINIA, KENTUCKY and LOUISIANA TURNING BLUE?

In Virginia, Democrats not only did well in absolute terms (they flipped two Senate seats and six House seats), but they also outperformed the partisan leans<sup>1</sup> of their districts in most of those races. In the Virginia state Senate, the average winning margin was 4 points more Democratic than the average partisan lean. In the House of Delegates, the average winning margin was 3 points more Democratic. Unfortunately though, rural areas got redder, and urban and suburban ones got bluer — and not only in Virginia.

In Kentucky, Democratic gubernatorial candidate Andy Beshear turned in a more impressive performance overall, turning a 9-point Democratic loss in the 2015 race into a half-point win. According to an exit poll conducted by a consortium of political scientists, he did so by winning 16 percent of Republican voters and defeating (admittedly unpopular) Republican Governor Matt Bevin by 27 points among independents. Louisiana re-elected a Democratic governor despite Trump efforts!

Volunteers in the Pass Club, along with Sharon Geiser and her Four Seasons Blues wrote 544 postcards (part of a national effort of 6,000 volunteers sending 278,506) in an early effort to encourage Kentucky Democratic voter turnout to eventually unseat Mitch McConnell in 2020. Since Doug Jones ran against the infamous Roy Moore for the Alabama Senate in late 2017, our club has sent 1,659 postcards promoting Democratic candidates.

Let's keep up postcards and other efforts turning VA, KY, MS, WI, MI, PA, AZ and TX BLUE in 2020!



## November Meeting

**Wednesday, November 20th**  
**175 W. Hays St., Banning**  
(10 freeway, exit 8th St N, right Ramsey, left 2nd, right Hays)

Doors open at 6:00pm  
Meeting begins at 6:30pm

**Special Presentation**  
**Sandy Dee**  
**Veteran**



Isabella and Monica Rice at Halloween Horrors!



Scary Margaret!



There are no general meeting minutes in this issue due to our Halloween Horrors party! Thanks to Jackie and Bob Atwood for their silent auction wins, the Colon and Rice children for the entertainment (musical chairs, cake walk, Trump pinata,) Daniel for serving as the best emcee ever and all who helped with the effort.

We had a pumpkin ball!

Setting up for the Trump Pinata with the Atwoods, Betty, Marlene, the Colon children, Daniel and Jim. They massacred the pinata!





## How are our lives worse under Trump?

Recently challenged to come up with answers to the above question, following is what a few of us came up with. Do you have additions? If so, please send to [casakel@msn.com](mailto:casakel@msn.com) and we'll have a comprehensive list for future use!

EPA rendered ineffective, rolled back emissions standards, water and many other regulations enacted to keep us safe.

Science department moved to Timbuktoo, rendered ineffective. He wants us to believe science is a hoax, evolution doesn't exist and the world is flat.

Removed us from the Paris Climate Agreement, hindered NATO and relations with allies thereby threatening the climate and national security.

Selling off national parks.

He's not made ANY attempt to unite ANYONE. Partisanship has increased.

Demeaned the office of the Presidency with his rhetoric and association with disreputable people.

Public discourse courtesy has plummeted. Grandchildren can't watch the news because of his foul mouth. He's insulted every minority, women, families of fallen soldiers, farmers, cities, the sick, poor and middle class, allies and other countries, even his supporters if they recognized it.

Quality of public education deliberately curtailed.

For-profit colleges are supported.

Our prestige, power and influence globally is eroding. We've become a laughingstock worldwide.

Income inequality has increased even more than in the prior 36 years.

Social security and Medicare are threatened.

Student loan interest rates are still out of control.

Payday lending still exists.

Health care is reaping more profits than big banks.

He's defended or supported domestic terrorism, racism, murder and corruption, and mainstreamed white supremacy.

Threatening separation of church and state.

Created chaos in the administration and rampant insecurity in congressional Republicans.

Demoralized and fostered distrust in the intelligence, national security, judicial and military communities, politicized the DOJ, federal and supreme court judgeships. Diminished the ideal of public service.

His "knee jerk" reactions and attempts to manipulate the Fed have created unstable markets.

Encouraged violence and has done nothing to reduce gun violence.

Minimizes oversight and weakens the rule of law seeking an imperial presidency.

Repeatedly violates the emoluments clause.

Engages in witness and whistleblower intimidation.

Endangers freedom of the press with baseless conspiracy theories.

Needless tariff wars have fostered a farm crisis and manufacturing recession.

Adopted a policy of putting kids in cages with no plan or means of reunification with their parents, allowed adoptions of children whose parents were deported, in effect kidnapping them, creating orphans and giving them away.

Gave the green light for Turkey to attack our allies, the Christian Kurds, thereby assisting Turkey, Syria and Iran, and enabling Russia to become the strongest foreign power in the Middle East. Turned our troops into mercenaries for Saudi Arabia, who murdered an American press representative and whose people plotted 9/11.

Assisted Republicans in trying to destroy the ACA, Social Security, Medicare and Medicaid.

Attempting to forge a joint "cyber task force" with Russia! Refused to support election security bills.

Attempted to bribe Ukraine to investigate a political rival in exchange for congressionally approved aid.

Our allies don't trust us, our enemies don't fear us, no one respects us. "All roads lead to Putin".

**CAROLYN  
MALONEY  
FOR CONGRESS**

The campaign (New York) has paid for a web link for us nationally to lobby Mitch McConnell for gun control this weekend and beyond by email, phone, online contact form or snail mail.

The website is: [https://secure.ngpvan.com/L2cuU9ISu0GbD1gmPMsdrQ2?](https://secure.ngpvan.com/L2cuU9ISu0GbD1gmPMsdrQ2?ref=)

ref-

code=em191115contactmitch&ms=em191115contactmitch&emci=dfb9f28d-3907-ea11-828b-2818784d6d68&emdi=0f3a1307-ac07-ea11-828b-2818784d6d68&ceid=3081904

## Health Care Costs by Year

Year	National Health Spending (Billions)	Percent Growth	Cost Per Person
1960	\$27.20	NA	\$146
1961	\$29.10	7.10%	\$154
1962	\$31.80	9.30%	\$166
1963	\$34.60	8.60%	\$178
1964	\$38.40	11.00%	\$194
1965	\$41.90	9.00%	\$209
1966	\$46.10	10.10%	\$228
1967	\$51.60	11.90%	\$253
1968	\$58.40	13.30%	\$284
1969	\$65.90	12.90%	\$318
1970	\$74.60	13.10%	\$355
1971	\$82.70	11.00%	\$389
1972	\$92.70	12.00%	\$431
1973	\$102.80	11.00%	\$474
1974	\$116.50	13.40%	\$534
1975	\$133.30	14.40%	\$605
1976	\$152.70	14.60%	\$688
1977	\$173.90	13.80%	\$777
1978	\$195.30	12.40%	\$865
1979	\$221.50	13.40%	\$971
1980	\$255.30	15.30%	\$1,108
1981	\$296.20	16.00%	\$1,273
1982	\$334.00	12.80%	\$1,422
1983	\$367.80	10.10%	\$1,550
1984	\$405.00	10.10%	\$1,692
1985	\$442.90	9.40%	\$1,833
1986	\$474.70	7.20%	\$1,947
1987	\$516.50	8.80%	\$2,099
1988	\$579.30	12.20%	\$2,332
1989	\$644.80	11.30%	\$2,571
1990	\$721.40	11.90%	\$2,843
1991	\$788.10	9.20%	\$3,070
1992	\$854.10	8.40%	\$3,287
1993	\$916.60	7.30%	\$3,487
1994	\$967.20	5.50%	\$3,641
1995	\$1,021.60	5.60%	\$3,806
1996	\$1,074.40	5.20%	\$3,964
1997	\$1,135.50	5.70%	\$4,147
1998	\$1,202.00	5.80%	\$4,345
1999	\$1,278.30	6.40%	\$4,576
2000	\$1,369.70	7.10%	\$4,857
2001	\$1,486.80	8.50%	\$5,220
2002	\$1,629.20	9.60%	\$5,668
2003	\$1,768.20	8.50%	\$6,098

## The Rising Cost of Health Care and Its Causes

Between 1960 and 1965, health care spending increased by an average of 8.9 % a year. That's because health insurance expanded. As it covered more people, the demand for health care services rose. By 1965, households paid out-of-pocket for 44 percent of all medical expenses. Health insurance paid for 24%.. From 1966 to 1973, health care spending rose by an average of 11.9% a year. Medicare and Medicaid covered more people and allowed them to use more health care services. Medicaid allowed seniors citizens to move into expensive nursing home facilities. As demand increased, so did prices. Health care providers put more money into research. It created more innovative, but expensive, technologies.

Medicare helped create an overreliance on hospital care. Emergency room treatment is very expensive, making up 1/3 of all health care costs in America. By 2011, there were 136 million emergency room visits. An astonishing one out of five adults use the emergency room each year.

In 1971, President Nixon implemented wage-price controls to stop mild inflation. Controls on health care prices created higher demand. In 1973, Nixon authorized health maintenance organizations to cut costs. These prepaid plans restricted users to a particular medical group. The HMO ACT of 1973 provided millions of dollars in start up funding for HMOs. It also required employers to offer them when available.

In 1973, Nixon completely abandoned the gold standard. As the dollar's value plummeted, both inflation and health care costs rose by double digits . From 1974 to 1982, health care prices rose by an average of 14.1% a year for three reasons. First, prices rebounded after the wage-price controls expired in 1974. Second, Congress enacted the Employee Retirement Income Security Act of 1974. It exempted corporations from state regulations and taxes if they self-insured. Companies took advantage of these lower-cost and flexible plans. Third, home health care took off, growing by 32.5% a year.

Between 1983 and 1992, health care costs rose by an average of 9.9% each year. Home health care prices increased by 18.3% per year. In 1986, Congress passed the Emergency Medical Treatment and Labor Act. It forced hospitals to accept anyone who showed up at emergency. If the patient couldn't pay, Medicaid covered it. Prescription drug costs rose by 12.1% a year. One reason is that Congress allowed prescription drug companies to advertise on television. Between 1993 and 2010, prices rose by an average of 6.4% a year. In the early 1990s, health insurance companies tried to control costs by spreading the use of HMOs once again. Congress then tried to control costs with the Balanced Budget Act in 1997. Instead, it forced many health care providers out of business. Because of this, Congress relented on payment restrictions in the Balanced Budget Refinement Act in 1999 and the Benefits Improvement and Protection Act of 2000. The Act also extended coverage to children through the Children's Health Insurance Program.

After 1998, people rebelled and demanded more choice in providers. As demand increased again, so did prices. Between 1997 and 2007, drug prices tripled, according to a study in Health Affairs.

One reason is that pharmaceutical companies invented new types of prescription drugs. They advertised straight to consumers and created additional demand. The number of drugs with sales that topped \$1 billion increased to 52 in 2006 from six in 1997. The U.S. government approved expensive drugs even if

1997	\$1,135.50	5.70%	\$4,147
1998	\$1,202.00	5.80%	\$4,345
1999	\$1,278.30	6.40%	\$4,576
2000	\$1,369.70	7.10%	\$4,857
2001	\$1,486.80	8.50%	\$5,220
2002	\$1,629.20	9.60%	\$5,668
2003	\$1,768.20	8.50%	\$6,098
2004	\$1,896.30	7.20%	\$6,481
2005	\$2,024.20	6.70%	\$6,855
2006	\$2,156.50	6.50%	\$7,233
2007	\$2,295.70	6.50%	\$7,628
2008	\$2,399.10	4.50%	\$7,897
2009	\$2,495.40	4.00%	\$8,143
2010	\$2,598.80	4.10%	\$8,412
2011	\$2,689.30	3.50%	\$8,644
2012	\$2,797.30	4.00%	\$8,924
2013	\$2,879.00	2.90%	\$9,121
2014	\$3,026.20	5.10%	\$9,515
2015	\$3,200.80	5.80%	\$9,994
2016	\$3,337.20	4.30%	\$10,348
2017	\$3,492.10	3.90%	\$10,739

they were not much better than existing remedies. Other developed countries were more cost-conscious.

In 2003, the Medicare Modernization Act added Medicare Part D to cover prescription drug coverage. It also changed the name of Medicare Part C to the Medicare Advantage program. The number of people using those plans tripled to 17.6 million by 2016. Those costs rose faster than the cost of Medicare itself.

The nation's reliance on the health insurance model increased administration costs. A 2003 study found that administration made up 30 percent of U.S. health care costs. It's twice the administrative costs in Canada. About half of that is due to the complexity of billing.

For example, U.S. private doctors' offices need seven people to do billing for every 10 physicians. A big reason is that there are so many types of payers. In addition to Medicare and Medicaid, there are thousands of different private insurers. Each has its own requirements, forms, and procedures. Hospitals and doctors must also chase down people who don't pay their portion of the bill. That doesn't happen in countries with universal health care.

The reliance on corporate private insur-

ance created health care inequality. Those without insurance often couldn't afford visits to a primary care physician. By 2009, half of the people (46.3 percent) who used a hospital said they went because they had no other place to go for health care. The Emergency Medical Treatment and Active Labor Act required hospitals to treat anyone who showed up in the emergency room. These uninsured patients cost hospitals a staggering \$10 billion a year. The hospitals passed this cost along to Medicaid.

### How the ACA Slowed the Rise of Health Care Costs

By 2009, rising health care costs were consuming the federal budget. Medicare and Medicaid cost \$676 billion. That was 19 percent of the total budget of \$3.5 trillion. Payroll taxes only cover half of Medicare and none of Medicaid. This so-called mandatory spending also included federal and veterans' pensions, welfare, and interest on the debt. It consumed 60 percent of the federal budget. Congress knew something had to be done to rein in these costs.

By 2020, retiring baby boomers will drive Medicare and Medicaid costs to 24% of the budget. As health care costs increase faster than economic growth, Medicare taxes and the Trust Fund will cover less and less. By 2030, the Trust Fund would be bankrupt, and taxes would only pay for 48% of the costs.

Federal health care costs are part of the mandatory budget. That means they must be paid. As a result, they are eating up funding that could have gone to discretionary budget items, such as education, or rebuilding infrastructure. Obamacare's goal is to reduce these costs. First, it required insurance companies to provide preventive care for free. That treats chronic conditions before they required expensive hospital emergency room treatments. It also reduced payments to Medicare Advantage insurers.

Since 2010, when the Affordable Care Act was signed, health care costs rose by 4.3% a year. It achieved its goal of lowering the growth rate of health care spending.

In 2010, the government predicted that Medicare costs would rise 20% in just five years. That's from \$12,376 per beneficiary in 2014 to \$14,913 by 2019. Instead, analysts were shocked to find out spending had dropped by \$1,000 per person, to \$11,328 by 2014. It happened due to four reasons:

1) The ACA reduced payments to Medicare Advantage providers. The providers' costs for administering Parts A and B were rising much faster than the government's costs. The providers' couldn't justify the higher prices. Instead, it appeared as though they were overcharging the government.

2) Medicare began rolling out accountable care organizations, bundled payments, and value-based payments. Spending on hospital care has stayed the same since 2011. Part of the reason for this is that hospital readmissions dropped by 150,000 a year in 2012 and 2013. That's one of the areas hospitals get penalized if they exceed standards. It resulted in increased efficiency and quality of patient care.

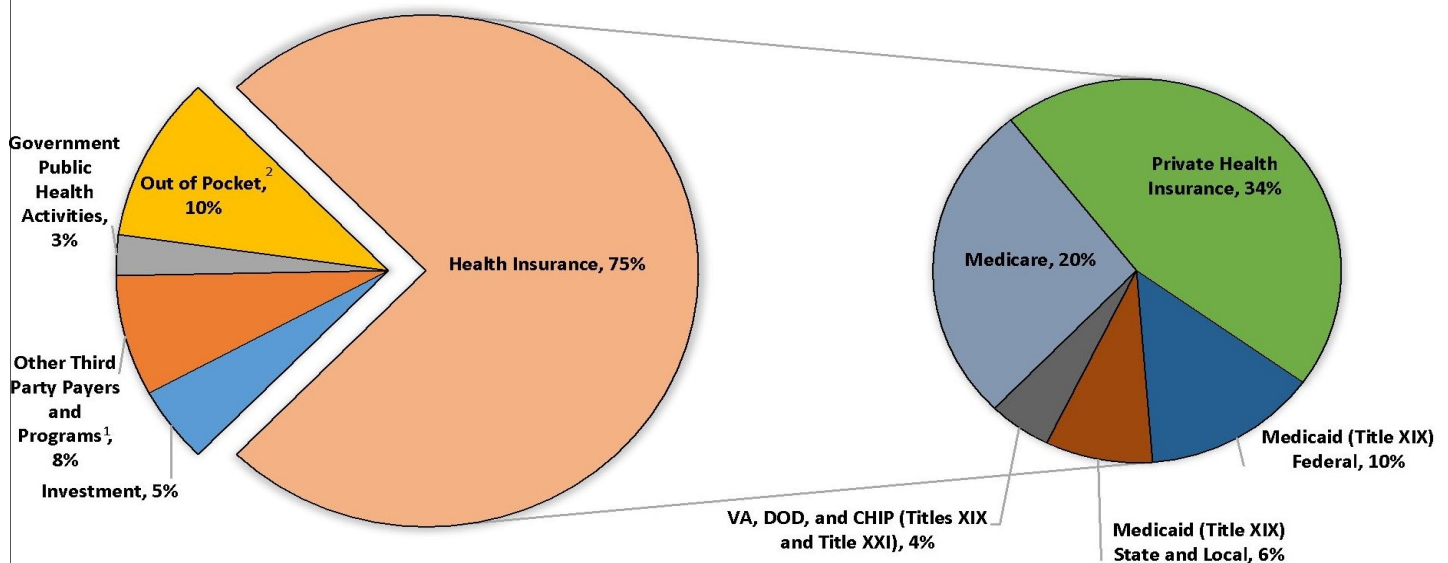
3) High-income earners paid more in Medicare payroll taxes and Part B and D premiums.

4) In 2013, sequestration lowered Medicare payments by 2% to providers and plans.

Based on these new trends, Medicare spending was projected to grow just 5.3% a year between 2014 and 2024.

thebalance.com, Kimberly Amadeo updated June 25, 2019

## THE NATION'S HEALTH DOLLAR (\$3.5 TRILLION), CALENDAR YEAR 2017: WHERE IT CAME FROM



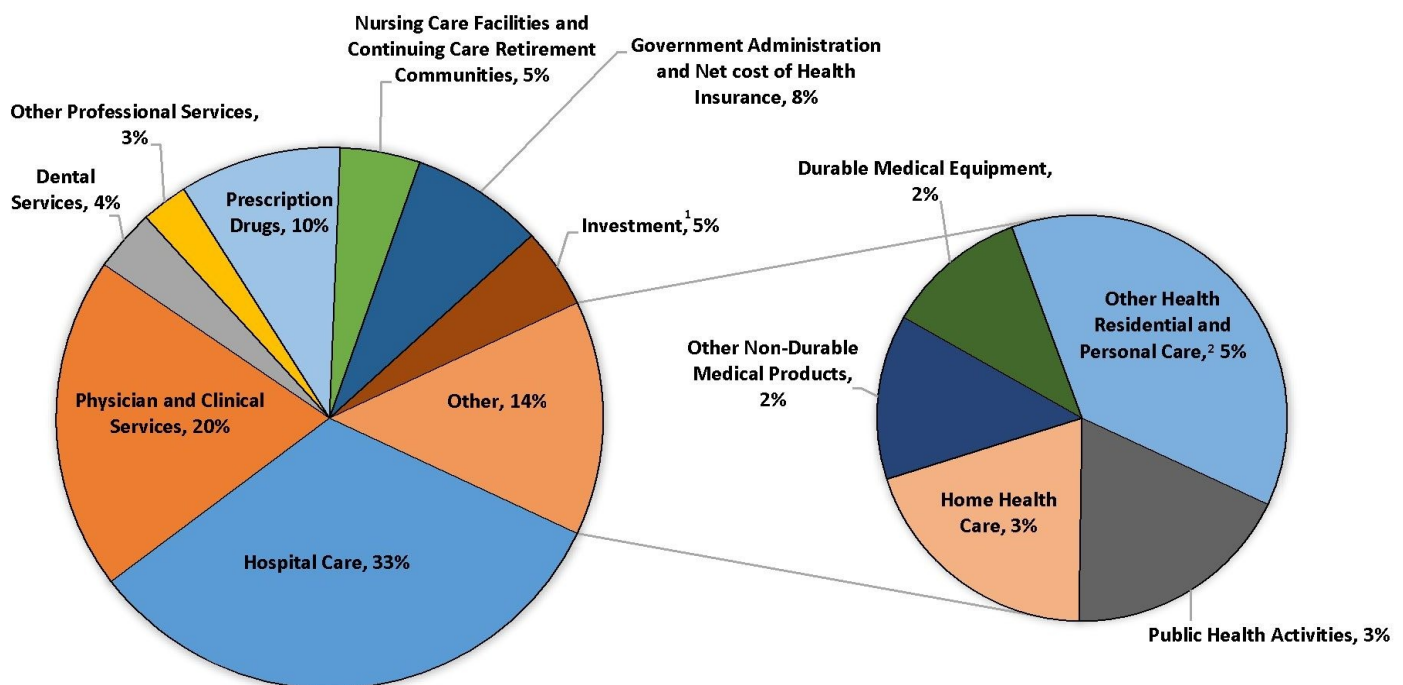
<sup>1</sup> Includes worksite health care, other private revenues, Indian Health Service, workers' compensation, general assistance, maternal and child health, vocational rehabilitation, Substance Abuse and Mental Health Services Administration, school health, and other federal and state local programs.

<sup>2</sup> Includes co-payments, deductibles, and any amounts not covered by health insurance.

Note: Sum of pieces may not equal 100% due to rounding.

SOURCE: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group.

## THE NATION'S HEALTH DOLLAR (\$3.5 TRILLION), CALENDAR YEAR 2017, WHERE IT WENT



<sup>1</sup> Includes Noncommercial Research and Structures and Equipment.

<sup>2</sup> Includes expenditures for residential care facilities, ambulance providers, medical care delivered in non-traditional settings (such as community centers, senior citizens centers, schools, and military field stations), and expenditures for Home and Community Waiver programs under Medicaid.


Note: Sum of pieces may not equal 100% due to rounding.


SOURCE: Centers for Medicare & Medicaid Services, Office of the Actuary, National Health Statistics Group.



## The Management Style of an Incompetent Narcissist

Donald Trump starts a fire. 

Donald Trump partially extinguishes the fire he started. 

Trump brags about partially extinguishing the fire he started. 

**Trump Supporters:**

He's the greatest fire put-er-outer in history! 

**Us:**

But, he started the fire 

**FOX:**

The Liberal hatred of our glorious fire extinguishing leader is unbelievable. 

American  News X

## Federal Deficit

1/20/17

9/30/19



**\$585  
Billion**

**\$984  
Billion**

American  News X

## Exposing The Lies

THIS IS THE PILL THAT CURES HEPATITIS C  
A 12-week regimen of Sovaldi is necessary to cure this disease

**INDIA:**



**\$4.00/per pill**

**AMERICA:**



**\$1,000/per pill**

**THIS IS WHAT  
HAPPENS WHEN BIG  
PHARMA HAS BOUGHT  
ALL YOUR POLITICIANS**

## Jack says REPUBLICANS WANT YOU TO BE AFRAID OF SOCIALISM!

"SOCIALISM" means that we pool our resources to provide things for everyone!

In America today, that includes:

Fire Departments	Medicare
Police Departments	Social Security
EMT/EMS service	FEMA
Public Schools	G.I. Bill
Public Hospitals	National Parks
Veterans Benifits	Food & Drug Safety
National Weather Service	CDC
Roads & Bridges	NASA
Unemployment Ins.	Sewers
Drinking Water	Bank Deposit Ins.
Military	Hazarous Waste
NTSA	disposal & Clean-up

**SO WHICH OF THESE CURRENT  
SOCIALIST PROGRAMS  
SCARE YOU?**

If you think about it, It's all about  
how we take care of ourselves and  
our fellow Americans!

Graphics by Abdon



FALLON

Available now  
on Amazon!



©DAVE GRANLUND.COM  
POLITICALCARICATURES.COM

## BIG BANK EXECUTIVE COMPENSATION:



BERNIE  
SANDERS

Source: NPR, company statements





The Warren campaign has calculated the *annual* taxes some billionaires would pay under her proposed "wealth tax". Following are the results!

Jeff Bezos	\$6.7B
Bill Gates	\$6.4B
Mark Zuckerberg	\$4.2B
Jim Walton	\$3.2B
Michael Bloomberg	\$3.1B
Charles Koch	\$2.5B
Victoria Mars	\$397M
DeVos Family	\$283M
Leon Cooperman	\$151M



## Join or Renew Invite a Friend

Pass Democratic Club  
PO Box 724  
Banning CA 92220

Name(s) \_\_\_\_\_  
Address \_\_\_\_\_  
Phone \_\_\_\_\_ Email \_\_\_\_\_  
Employer Name \_\_\_\_\_  
Employer Address \_\_\_\_\_

Must be a registered Democrat.  
Enclose \$30 individual  
or \$50 for two at same address

## Why I Am A Democrat

Women's Suffrage Amendment ★ Social Security ★  
Minimum Wage Law ★ 40-hour work week ★  
Overtime Pay ★ Conservation Corps ★ Works  
Progress Administration ★ Workers Compensation  
Act ★ National Labor Relations Act ★ Unemployment  
Compensation Act ★ Clayton Anti-Trust Act ★ Cultural  
Extension Service ★ Soil Conservation Service ★ Rural  
Electrification Act ★ Federal Housing Administration ★  
Federal Deposit Insurance Corp ★ Securities Exchange  
Act ★ GI Bill of Rights ★ Marshall Plan ★ NATO ★  
Pell Grants ★ School Lunch Program ★ Occupational  
Safety & Health Act ★ Operation Head Start ★ Peace  
Corps ★ VISTA ★ AmeriCorps ★ Civil Rights Act of  
1964 ★ Voting Rights Act of 1965 ★ Medicare ★  
Medicaid ★ Equal Pay Act ★ Older Americans Act ★  
Guaranteed Student Loans ★ Freedom of Information  
Act ★ Corporation for Public Broadcasting ★ PBS ★  
NPR ★ National Science Foundation ★ Apollo Moon  
Program ★ National Endowments for the Arts and the  
Humanities ★ Clean Air Act ★ Clean Water Act ★  
Food Stamps ★ WIC ★ Centers for Disease Control &  
Prevention ★ Motor Voter Act ★ Family & Medical  
Leave Act ★ Balanced Federal Budget

### Important Contacts:

**Senator Diane Feinstein:** DC Office (202) 224-3841  
L.A. Office (310) 914-7300  
**Senator Kamala Harris:** DC Office (202) 224-3553  
San Diego Office (213) 894-5000  
**Congressman Dr. Raul Ruiz (D-36)** DC Office (202) 225-5330  
Palm Desert Office (760) 424-8888  
**CA State Senator Mike Morrell (R-23)** State Capitol Office (916) 651-4023  
Rancho Cucamonga Office (909) 919-7731  
**CA Assembly Member Chad Mayes: (R-42)** State Capitol Office  
(916) 319-2042 Rancho Mirage Office (760) 346-6342  
**Riverside County Supervisor Jeff Hewitt (5)**  
Riverside Office 951) 955-1050 Perris Office (951) 210-1300

### PASS DEMOCRATIC CLUB Wednesday, December 4, SLCC Atrium 6PM

#### Executive Board Members:

PRESIDENT - Nancy Sappington, nrhsappington@me.com  
1st VP MEMBERSHIP - Kathy Katz, kkatz@iinet.com  
2nd VP VOTER REGISTRATION AND  
POLITICAL ACTION - Sylvia Carrillo, syllycarr@verizon.net  
RECORDING SECRETARY - Dianne Anderson  
CORRESPONDING/LOGISTICS - Remy Altuna  
TREASURER - Leeann McLaughlin, casakel@msn.com

#### Committee Chairs:

COMMUNICATIONS—Leeann McLaughlin, casakel@msn.com  
PROGRAM—DeniAntoinette Mazingo  
PARLIAMENTARIAN - Pelton Teague  
SCHOLARSHIPS - Blanche Teague, Margaret Coleman