

Government Waste

This is a local story along the lines of \$900 toilet seats for C5's and "special" \$600 military pliers. To start, this story won't make sense unless you first understand that Whatcom County, like most I imagine, is a "self-insured" entity. Yes, it's perfectly legal and does have some nice benefits. Just don't forget that Whatcom County doesn't have any money of its own. It's OUR tax monies that they manage for us.

Any person of means can do the same thing and there are cost and cash flow benefits to being self insured. Essentially, it means that Whatcom County is its own insurance company. It has adequate reserve and adequate liquid resources to be able to insure itself, which means Insurance Company X doesn't get paid a premium to protect Whatcom County or its employees. Yes, they do have companies which manage and disburse our tax money, as specified by the county, but it's ultimately Whatcom County that makes those decisions.

I have a friend that is employed by Whatcom County. This friend's wife was diagnosed with MS several years back and she began treatment with a costly interferon based medication. At the time, the medication was paid 100%, or about \$1800 per month. The benefit was recently changed to a co-pay, which has caused a series of disputes and grievances over the manner in which it occurred. That's not the point of the story though.

The point of this story is that what wasn't covered 100%, became covered 100%, when out of medical necessity, the exact same medications needed to be administered in-office to the tune-of about \$900 per shot, three times per week, or about \$11,000 per month. My friend's wife apparently only needs help administering the drug. My friend says that they've tried repeatedly to get Whatcom County administrators to see the wisdom of allowing the exact same medication to be administered at home by a trained person, to save the county \$9200 per month, or about \$110,400 per year!

You'd think this would be a welcome idea? No, it wasn't. You'd think that county bean-counters would be clamoring over themselves to take advantage of this cost savings? No,

they aren't. Why? My friend doesn't know and has apparently run out of interest in trying to get the issue resolved in a common sense way. That's the point of this story. If there is that much waste in this one instance, it makes you wonder what else one would find if they started digging into other instances or other departments?

Don't forget, self-insured or not, that's YOUR tax money that's being squandered.

~Roger Finn~