

# The Policyholder Advocate

## MR. FIX-IT?

Can and/or will he reverse eight years of caving to insurance industry demands?

Does his election signal an end to the stranglehold insurers have had on the courts, agencies charged with protecting public health, research and legislation?

January, 2009



The First Family as they prepare to take on America's troubles.

Expectations are high for the new President. He takes office at a time of great turmoil yet has done what no other has done — so engage the masses in the political process that he must now deliver on his promise of change.

The word “change” means different things to different people. But, given steps taken thus far, it appears that at the top of his “to do list” is reverse some of his predecessor’s anti-consumer policies, unite a divided nation and begin putting public interest above corporate interest.

He told us , “Change is on the way.” Given his nominations for key positions impacting *insurance from the consumer’s point of view*, he may actually live up to his promises.

## “BYE-BYE, SO LONG, FAREWELL” to some old obstacles. Will it mean “HELLO” to hope?

Let's face it; it couldn't get worse, right? The Bush administration has enabled insurers and other big business interests to run roughshod over the consumer. Under Bush, the very agencies charged with protecting public health and punishing corporate fraud and negligence did just the opposite — all so that the perpetrators could escape liability.

Democrats aren't perfect. Some have fallen for the same dangling financial carrot as those on the other side of the aisle. But, as a rule, Democrats are less likely to award big business its wish list.

Thus far, Obama's nominations for key positions impacting policyholders looks promising, especially when you consider the acts they will follow.

Here are some of the highlights:

Dr. Julie Gerberding's controversial tenure as director of the Atlanta-based Centers for Disease Control and Prevention will, most likely, end soon.



The CDC director sets the tone and position on matters involving public health. During Bush's first term as President, the CDC reversed its position on mold and questioned the methodology of a study done on a group of infants who died from bleeding lungs. These infants were all exposed to *Stachybotrys*. The CDC's reversal on the findings that *Stachybotrys* was what caused the infant deaths was particularly questionable since the agency played a key role in the research.

During Gerberding's six years at the **CDC**, many critics lambasted her for sacrificing science for politics — enabling the Bush agenda on global warming, mold and other controversial issues to influence scientific research.

It's no secret that the health effects reported from exposure to indoor mold and other toxins have hurt the very individuals and industries friendly to Bush and other Republican leaders. Notwithstanding Laura Bush's personal experience and symptoms with toxic mold while living in the Texas Governor's Mansion, President Bush and others have consistently adopted policies that downplay the health effects of exposure to certain molds.

Last month, Obama named former Senate Majority Leader Tom Daschle as secretary of health and human services. The secretary appoints the **CDC** director not the President but given Gerberding's history, it is likely she will be replaced by someone who puts science before politics.



Another indication that actual science may trump cynicism is Obama's appointment of Lisa Jackson to head up the Environmental Protection Agency.

Lisa Jackson, who will be the first black person to lead the EPA, is a former New Jersey Department of Environmental Protection commissioner who worked at the federal agency for 16 years. Jackson is a co-chair of Obama's EPA transition team, and currently serves as chief of staff to New Jersey Gov. Jon S. Corzine.

Jackson grew up in the Lower 9th Ward in New Orleans. Residents of this area, or what's left of it after Hurricane Katrina, have reported severe symptoms after returning to their water-damaged homes. Certain recent epidemiological studies conducted post-Katrina indicate exposures to toxic mold and formaldehyde are to blame.

Jackson will replace Stephen L. Johnson who was appointed by President Bush in May of 2005.

The EPA was created to protect human health and the environment.

Obama's nomination of former Senate Democratic Leader Tom Daschle as secretary of health and human services signals the new administration's anticipation of a heated healthcare debate.



Daschle knows what it takes to get legislation passed and how to bring varying views to the table to build support. He also is considered an expert on healthcare and authored a book called "Critical: What We can Do About the Health-Care Crisis", in which he argues the United States cannot neglect the issue any longer because it weakens U.S. competitiveness.

An early Obama supporter, Daschle is likely to have the ear of our new President but the cost of any overhaul of the system will be the greatest obstacle considering the record deficit.

# Obama Names Scientists To Admin. Posts

## Picks To Head Key Agencies Signal Powerful Reversal Of Bush's Politicization Of Science Agencies

AP  
Dec. 20, 2008

U.S. President-elect Barack Obama on Saturday named Harvard physicist John Holdren and marine biologist Jane Lubchenco to top science posts, signaling a change from Bush administration policies on global warming that were criticized for putting politics over science

Both Holdren and Lubchenco are leading experts on climate change who have advocated forceful government response.

Holdren will become Obama's science adviser as director of the [White House Office of Science and Technology Policy](#); Lubchenco will lead the [National Oceanic and Atmospheric Administration](#), which oversees ocean and atmospheric studies and does much of the government's research on global warming.

Holdren also will direct the president's Council of Advisers on Science and Technology. Joining him as co-chairs will be Nobel Prize-winning scientist Harold Varmus, a former director of the National Institutes of Health, and Massachusetts Institute of Technology professor Eric Lander, a specialist in human genome research.

"From landing on the moon, to sequencing the human genome, to inventing the Internet, America has been the first to cross that new frontier because we had leaders who paved the way," Obama said in [announcing his selections in his weekly radio address](#). "Leaders who not only invested in our scientists, but who respected the integrity of the scientific process."

"Because the truth is that promoting science isn't just about providing resources - it's about protecting free and open inquiry. It's about ensuring that facts and evidence are never twisted or obscured by politics or ideology," he said. "I could not have a better team to guide me in this work."

In their posts, the four scientists will confront challenges in global warming after years of inaction by the Bush administration, which opposed mandatory cuts of greenhouse gas pollution. Last year, former Surgeon General Richard Carmona testified to Congress that top Bush administration officials often dismissed global warming as a "liberal cause" and sought to play down public health reports out of political considerations.

Since 1993, summer Arctic sea ice has lost the equivalent of Alaska, California and Texas, and global warming is accelerating. The amount of carbon dioxide in Earth's atmosphere has already pushed past the level some scientists say is safe.



Holdren, 64, is a former president of the American Association for the Advancement of Sci-

ence in Washington who has pushed for more urgent action on global warming. As Obama's top science adviser, he would manage about 40 Ph.D-level experts who help shape and communicate science and technology policy.

Colleagues say the post is well-suited for Holdren, who at Harvard went from battling the spread of nuclear weapons to tackling the threat of global warming. He's an award-laden scientist comfortable in many different fields.

"Global warming is a misnomer. It implies something gradual, something uniform, something quite possibly benign, and what we're experiencing is none of those," Holdren said a year ago in a speech at Harvard. "There is already widespread harm ... occurring from climate change. This is not just a problem for our children and our grandchildren."



Lubchenco, an Oregon State University professor specializing in overfishing and climate change, will be the first woman to head NOAA. A member of the Pew Oceans Commission, Lubchenco has recommended steps to overcome crippling damage to the world's oceans from overfishing and pollution and has expressed optimism for change once President George W. Bush leaves office.

"The Bush administration has not been respectful of the science," she said earlier this year. "But I think that's not true of Republicans in general. I know it's not. I am very much looking forward to a new administration that does respect scientific information and that considers it very seriously in making environmental policies."

Varmus, who was a co-recipient of the Nobel Prize for his research on the causes of cancer, served as National Institutes of Health director during the Clinton administration. A former medical professor at the University of California, San Francisco, he helped found the Ralph Lauren Center for Cancer Care and Prevention and chairs a scientific board at the Bill and Melinda Gates Foundation.

Lander, who teaches at both MIT and Harvard, founded the Whitehead Institute-MIT Center for Genome Research in 1990, which became part of the Broad Institute in 2003. A leading researcher in the Human Genome Project, he and his colleagues are using the findings to explore the molecular mechanisms behind human disease.

In his radio address, Obama said he planned early next year to more closely address the issue of engaging the nation's technology community to "harness technology and innovation to create jobs, enhance America's competitiveness and advance our national priorities."

"It's time we once again put science at the top of our agenda and worked to restore America's place as the world leader in science and technology," he said.



President Barack Obama has also had serious discussions with CNN's chief medical correspondent, Dr. Sanjay Gupta, to be the country's next surgeon general.

Insiders with knowledge of the discussions over the surgeon general spot said Gupta was under consideration but cautioned there was not yet a final decision on who would fill the post.

Gupta hosts "House Call" on CNN, contributes reports to CBS News, and writes a column for Time magazine. He is a neurosurgeon and is on the faculty at Emory University School of Medicine in Atlanta. During the Clinton administration, he was a White House fellow and special adviser to then-first lady Hillary Rodham Clinton.

The surgeon general doesn't usually get involved in shaping an administration's policy, but it can be a very effective bully pulpit.

In an August, 2005 interview on CNN, Gupta had this to say about mold:

*"Exposure to mold can produce physical symptoms that are well-documented: For those with allergies, asthma or suppressed immune systems, mold can make you sick- and if you're sick from mold, that could certainly affect your mental state. But researchers hypothesize there may be another possible pathway: mold on the brain. Molds are toxins - and researchers suspect (but haven't proven) these toxins may impede the function of the frontal cortex, that touchy-feely part of our brain that rules emotion."*

Dr. Sanjay Gupta

Should he be nominated and be affirmed as surgeon general, we are hopeful Gupta will not sweep important environmentally-induced diseases under the carpet like his predecessors.

Clearly, we can't predict the future but , thus far, we're off to a decent start and pray that those unhappy with the election results are smart enough to stop being cheerleaders for the new President's demise. We face serious challenges and President Obama's demise is America's demise.

### POA's Two Cents on Economic Recovery

Dear Mr. President:

*The only way to achieve economic prosperity is to create massive numbers of jobs. Outsourcing technical, service and manufacturing jobs has proven the demise of the American economy. Free trade area agreements have spawned prosperity in all countries but our own.*

*A POA member, who's lagging behind on his mortgage payment recently told me he got a call from a bill collector based in India. How ironic, the very reason the member is behind on his bills is do to the fact his company outsourced his job to India. They've taken his job and money now want his home.*

*It's time to bring jobs back to U.S. soil. Drastic perhaps but drastic times call for drastic measures. Repeal the free trade area agreements and impose a "Patriot Tax" on all companies who outsource labor and/or manufacturing.*

*Sure, some U.S. companies will move their headquarters offshore to skirt the tax. For those, impose a "Patriotic Import Tax". If they want to continue to sell their goods and services in the U.S. while continuing to "offshore", make 'em pay.*

Melinda Ballard, Policyholders of America

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