Somebody, Please Stop Us

Somebody, Please Stop Us is a zine where we choose the topics, not the American media. A zine focused on pro-social politics, not Democrat or Republican. A zine that takes on corporate domination of our government; reimagines animals as equals; supports policies that reduce desperation; recognizes the sovereignty of other countries and indigenous rights.

Right now, in the media, we either get long drawn-out chatter or soundbite news… it's a real problem. People are busy scrambling to work, trying to pay the bills and take care of their family. Where is the time to engage with politics?

And yet, the political situation has become untenable and requires our attention. We get short burst of information out of context. The stories we hear may be mildly interesting, but we flit from topic to topic with each news cycle, unable to grasp the import or significance, and certainly unable to respond.

Our society has devolved into shouting matches filled with negativity. The super-wealthy make decisions for us. Whatever they decide is best. The politicians are more than willing to listen as long as campaign money is on the table. The lobbying industry has exploded under Trump as policy decisions go up for sale.

But we can't let ourselves fall into cynicism and negativity. We can't allow them to keep separating us into groups, pitting one against the other while they make away with the bank. We have some real treasures here in America that are worth defending. We have to clear the dust and rubble and trash. We must unearth our values.

The format of *Somebody, Please Stop Us* is to take one or two core societal issues and really explore them in each publication. No more soundbites or blather. We will take a deep dive and offer novel solutions. We will consider the public good and all beings on Earth.

The cover art is a picture I took recently in NYC: A mailbox once used for letters, now a dump for consumers. It felt symbolic. I don't mean to be overly nostalgic, but has letter writing become a lost art? The epistolary novel—a relic? When AI just gives us the answer, what happens to our research skills? Where is the adventure? The process of inquiry? How many inventions and breakthroughs and revelations were stumbled upon because we Didn't know the answer? (It reminds me of how GPS has erased the fun of getting lost). Walking the stacks of the library -- for me – often led to a kind of serendipity. I found answers to questions that I didn't even know I had.

This raises the broader question of how technology is impacting us. Our eyes strained from screens; our bodies withering in cubicles and cars. Our emotions becoming nullified as we overdose on millions of tragedies. Empathy reduced. Desensitization. We are told to accept these things as trade-offs for a better life. We are told that AI will not become yet another tool of the rich, that the benefits will reach us. But in what form? Do we really want a personal AI-bot armed with our credit card buying products on our behalf? Do we want marketeers writing programs to then influence our AI-bot's buying habits?

This manner of development will only exacerbate existing problems. The developing world is being pillaged and polluted so that we can have even more technology. It's not enough that mechanized-chemical-GMO farming has separated us from the land or that we have five screens in every house. We need more. The chemical and industrial revolutions have delivered cancer along with convenience. They've given us mass obesity and diabetes, but don't worry, these revolutions also provide the drugs to cure you! It's all good for the economy so enjoy the ride!

We can steer a different path. We can create a blue national park system in the oceans. We can take a page from Costa Rica's book and protect our environment; they live in a clean protected environment with an economy driven by farming and eco-tourism. If you are a peasant, but own a small piece of land in Costa Rica, and you meet income guidelines, the government will build you a basic house. That's how much wealth protecting the environment can create! We can move away from petroleum-based plastics and use renewable and reusable alternatives. We can mandate that companies must have a plan for recycling and fixing their products before they go to market; that tech companies must stop using adhesives that hinder repairs.

There's still time to choose a world where children sink their hands in the earth; make discoveries through experience, trial and error; feel compassion for a full spectrum of life forms, no matter how different from ourselves… some of these species have been here for millions of years. In comparison, humans seem like a blip in evolutionary time, but we're having a vast impact. We must learn to walk lightly and direct our own future.

Insurance, Education and Truth Class

Here is an assignment I gave myself: In 10-pages or less, discuss fixes for the American insurance and higher education system with a focus on health insurance.

The choice between capitalism and socialism is a false choice. There are many ways to organize a society.

We need a political movement that is pro-social. Forget the terms Democrat and Republican. The policies we see enacted today are anti-social, every man for himself type policies.

Everyone must put their oar in the water.

When Luigi Mangione gunned down Brian Thompson, a health insurance executive, in the NYC streets, people celebrated. Yes, you read that right. There were many people on the Internet who basically said, 'he had what was coming to him.' While shocking, it speaks to the crisis in the institution of insurance, especially health insurance.

I have a friend who used to work in insurance. He told me once, [paraphrased quote] 'Insurance makes money in the bad times and it makes money in the good times. When there's a calamity, they go to the government for a bailout. When there's no calamity, they make money as a result of their business model.' Insurance essentially operates like a tax. Occasionally, you see some project that benefits you, but on a general day-to-day basis, you're just paying in. Have you ever wondered why the biggest steel and glass skyscrapers on the horizon of so many U.S. cities are typically insurance companies?

Health insurance, however, is a very unique proposition. It's high-tech; costs are high; there's lots of waste and fat in all aspects; there are various middlemen (PBMs, Pharmacy Benefits Managers); the government is squeezing everyone; and, we have a section of the population that would like to just go it alone. Where is that sentiment coming from? To want to be on your own for health care? To just buy an Health Savings Account (HSA) and maybe catastrophic insurance and call it a day? Hold that thought for a moment because we're coming back around…

Then there's medical tourism and drugs from Canada and elsewhere. People travel to inexpensive countries with good medical care, like the Philippines, and just pay out of pocket. These are extreme steps. Flying 20 hours on a plane and buying a $1,500 ticket, taking weeks off work, in order to get an operation elsewhere? Yes, that's happening within our American system. If this doesn't spell crisis in an institution, I don't know what does.

But there are other things woven into this. We are a sick group. Sick with our excesses. Alcohol. Drugs. Vaping. Sugar. Fat. Desk jobs and little exercise. The loss of manual professions and jobs that involve using our body. I just finished the book, *Post Office* by Bukowski. In one line, the main character laments how he uses only his right arm the entire work shift. This is not so unusual in our economy.

My wife is a doctor and she truly believes that her job has become trying to save Americans from their own excesses. She prescribes GLP-1 drugs on a daily basis. People have given up. They now look to the drug companies to quickly solve their problems, no matter the side effects or long-term costs. They are powerless. Or they feel powerless. Surrounded by unhealthy chemical fatty and sugar-filled foods with additives, preservatives and fake colors and empty calories and ingredients you can't pronounce, grown with PFAS sludge fertilizer, they drown. They drown in an ocean of bad choices.

Yes, you can join an organic farm. Yes, you can try to buy only organic. Yes, you can pay a small fortune. Yes, it's unlikely that you have this kind of access.

Right now, on my way to work in Pittsfield, MA, I pass various manufacturing/blue-collar *Help Wanted* signs with good starting wages, in the neighborhood of $30/hr. Then, I continue to my downtown coffee kiosk and see all of the beggars in the streets, most of them white Americans. Is there a mismatch of skills? Has higher education become too expensive? Are there societal and psychological things holding people back? Do people still want to work hard?

Then, Trump comes on the TV and says we must bring back American manufacturing, we need more blue collar/manual labor jobs. But who will do the work? The immigrants he deported would've. Our grandfathers would've…

Is there a connection between an unhealthy lifestyle and unfilled manual jobs? People are unable to hold down jobs or they have aged-out of those professions. We need young folks and immigrants. This whole debate bleeds into other topics. All of this nonsense about immigrants draining society or violent immigrants is nonsense. Trump takes anecdotal stories and makes sweeping generalizations about an entire country or race. For instance, we know homegrown white Americans perpetrate the majority of school shootings, but Trump focuses on crimes by immigrants (we could be focusing on white color crime and insider trading, but Trump is controlling the spotlight here). Diet, lifestyle and guns are absolutely driving up healthcare costs.

But let's stay with that unfilled blue-collar job for a moment. That job would provide benefits such as health insurance. So, people are leaving that on the table. Health insurance (for many) is too riddled with problems to be an adequate incentive for taking a job. This is yet another indicator that the system must be reformed.

Insurance, as it's currently conceptualized, is no longer beneficial for most people in a pure cost-benefit analysis. It involves lots of rejections, perhaps a lawyer to get a claim paid, and lots of underpayments to your providers. The hospitals are operating in the red or going out of business or getting snatched up by venture capital firms. Meanwhile, Trump enacts visa policies that can cost hospitals $108,000 just to support one visa application for a doctor their community needs. Is that the "art of the deal?" To bankrupt hospitals?

My last visit to the doctor involved a $220 bill for a very low level appointment. I had some water stuck in my inner ear after swimming. It hadn't gone away on it's own in a week, so I went. They said to take an antihistamine. I paid a little over $100 for that visit (I am fully insured through my wife's physician plan!) and insurance picked up $100 and change. Terrible insurance. A very basic low-level visit. Now times this by a million across America.

One pill in America can cost $10,000. Apart from these crazy prices, we also have medical racism where we sink money into research for Viagra while diseases that affect African American communities get put on the back burner.

So what's the diagnosis? How do we tackle this? The answer is in something I've already mentioned. Dissolve the insurance industry as we know it, retaining term-life and catastrophic insurance only; if Medicaid and Medicare require the use of Managed Care Organizations, that is, insurance companies, then so be it. Everyone must buy catastrophic insurance only; the government and private employers support Health Savings Accounts so medical care is paid with tax-free money. That's the foundation. The real reason to have insurance is for catastrophic illness, big ticket items, which would remain covered, but at a much lower premium.

To look at reform for home insurance, I would recommend a town, city or county level program. That is, all homeowners of a given jurisdiction pay into an insurance pool, which could be managed by financial companies in cooperation with local government. Everyone pays in at a lower premium because there is massive cost saving which comes from No big glass and steel buildings; No massive staff costs; No shareholders who need to make profit; No marketing; and on and on. The premium is based on the value of your home. It could be in the neighborhood of .5% of value, so on a $100,000 house, you would be paying $500 per year. The premiums would be held in low-risk liquid investments. In the case of wildfires out west or major catastrophes, the government would need to offer disaster relief in the same way they do currently (or always did, before Trump).

Most people are paying double this—around 1%. In a way, you could think of the options in this zine as essentially turning for-profit companies into non-profits and passing the savings along to Americans. Or you might think of it as a cooperative or guild.

A town, city or county board can review claims with assistance from existing fire and police inspectors. We already pay for these people now with our taxes!

If people really want term life insurance, then a shadow of the insurance industry would still have to exist to offer this product (plus car insurance). Regardless, we would at least chop the legs off this runaway industry. The industry would be reduced to MCOs that interface with Medicaid and Medicare; catastrophic insurance plans; and, term life insurance plus auto.

Letting people buy-in to Medicare early is a good model and takes pressure off the system. The minute that you say socialized medicine, everyone gets all huffy and starts thinking of breadlines in Russia. But when you say single-payer, suddenly people are like, 'yes, that makes a lot of sense.' Medicare works fairly well, so why not let someone who is 50 years old buy-in?

When you look at what is holding people back from fulfilling their potential and self realizing, it's usually lack of education and the need for health insurance (what I'm proposing would have a positive impact on the arts nationwide). As of now, people take meaningless jobs because they need the benefits; they forego education because of cost. What if we did away with this? What if we gave everyone free undergraduate college education at the state schools like CUNY and UMASS? Republicans still have their informal caste society with built-in advantages for the rich. Their kids can still go to the Ivy League schools. But at least we're saying, as a society, 'Hey, everyone deserves an education.' Now that costs have gone from 20k per year to 50k per year, it's time to intervene with radical action. City College in Harlem, where I went, was free until 1976. So, yes, it can be done, and with Mayor Mamdani in NYC, now is the time to push this through. Add to this, a Truth class. A class simply labeled Truth. Let's throw out the lies. Let's stop listening to false things. The NY Times diligently throws out misinformation and makes sure it never sees the light of day; if they make an error, that is stated publicly the following day and corrected. With Trump (and others), misinformation and disinformation is sent out, and it's often Not corrected. It may be sleepily deleted some days later with mention of an inexperienced staffer who is responsible perhaps. That's the line we're given anyway. But the damage is done. Millions of people have seen it and many will continue to believe or never see that it disappeared some time later. And that's what a Truth class would be about: distinguishing between fact, lies, twisted truths, things that are conjecture, laced with opinion. With AI, now more than ever, we need this.

As a society, we have politicized nearly everything. Issues that were non-political before, that were simply a matter of science, are now dragged into the political arena. We need to wrench these issues away from politics, reclaim them. It's not a political question as to whether the earth revolves around the sun. We must pull science out of the political slime. We must listen to the experts, certainly with a critical eye, yes, but still listen.

When I was studying writing, one of our exercises was to label sentences and paragraphs within works of fiction. We would tag different lines with a) dialogue, b) description, c) internal monologue and so on. The Truth class must take on this kind of work, but in a whole different type of arena. Was this peer reviewed? Reproducible results? A double-blind study? How was the variable isolated? What else could be causing this? Are there fact-checkers associated with this source? Could it be a false positive? Sadly, we continue to madly search for sources and information that validates our current biases. Our news feeds online (the algorithm) does us no favors on this either, curating stories that reinforce existing beliefs. We surround ourselves with friends who think like us. We demonize the other side.

But there are cracks in the makeup. For instance, when Alex Pretti was gunned down by an ICE agent in Minnesota, right-wing conservatives were saying, 'Wait a minute, this was a guy who had a license to carry a firearm who was shot and he hadn't even drawn his weapon.' We see more cracks with the Iran war; as the police and military aspects of MAGA look on and say, 'Hold on, Trump told us America first and no more foreign wars, what happened?'

What happened is that America was duped. Trump, the salesman, the media personality, the manipulator, worked his magic on America. His theme: You are being cheated (especially by minorities, but also by feminists and elites and liberals, the Ivy Leaguers and foreigners). You are a wonderful smart American, actually, you are *the* true American. The others are taking things from you. Anyone who studied the Holocaust knows that economic competition factored in. Stereotypes, like the image of the stingy Jewish banker and other falsehoods proliferated. Trump played that card. The problem was, he was bluffing. No one was taking away your opportunity. You were a failure on your own accord. A tough message to swallow, sure. And not one that many people want to own up to. However, it wasn't totally your fault. The two items I've been discussing: wildly expensive insurance (especially health) costs matched with wildly expensive education (college) sunk the boat. And guess what, you were on it! All of that poison you've been ingesting (cancer rates for young people are up) -- the runoff of capitalist production -- poisoning our rivers (how many of you swim in your local river?) and bodies, along with sedentary jobs didn't help either. All of those bright colored boxes and bottles at Walmart and Target get produced somewhere and are disposed of somewhere, too. AI is also destroying jobs and draining our grid dry. So, yes, it was you, and other things, too.

Minorities, in general, had their oar in the water. Remember all of the white beggars I told you about around my kiosk? Well, contrast that with the minority doctors serving communities across America; or the minorities building our roads and bridges and buildings. The ones driving buses and cleaning toilets, serving school lunches. Thank goodness for the minorities and folks from other countries coming here and working hard. (You never hear the MAGA folks saying: White immigrants should check their nationality and culture at the door, don't bring that Irish and Italian culture here; but you do hear all kinds of assimilationist messages directed towards Africans and Hispanics). Trump concocted an absolute red herring; first he told us there was a crime wave, then he said immigrants were behind it, and then he claimed liberals allowed it. Liberals and conservatives alike agree that criminals and gangs involved in illegal activity should be deported if they don't have status. And the ones with status should be locked up. Liberals are not permissive or passive or apologetic on these issues. Bill Clinton is the one who passed the Crime Bill of the 90s.

But liberals and Democrats have gotten sucked into lots of cultural politics which have not paid off. One giant ad spend by someone like Elon Musk could harpoon any candidate. Just twist the truth a little.

Keep it sort of believable, within the realm of possible. Twist a few things. And bam! the Democrat loses. No longer can Democrats just say, 'we support unions,' and win elections. It's much more complicated than that now. We really need to sidestep some of these issues. I'm not saying they aren't important. What I'm saying is: be strategic. Once you're in office, if you want to carry the flag on some cultural issue, fine. But don't run on these things. The transgender issue (and prisoner care) is the one that comes to mind. All that Democrats needed to say on this, when questioned, was: "The professional sports associations should rule on this just as they have ruled on steroid use, for example, in the past." That's all. Don't get into the mud.

Now, to recap: The entire insurance industry should be toppled and reimagined. Each town, city or county should develop their own model in cooperation with a financial management company and local government. Catastrophic insurance should be mandatory for everyone. Let's pause there and further explain why. When someone has a catastrophic illness or injury, society pays for it (in some form) regardless; whether that is through hospital charity care programs or Medicaid or even through philanthropic means, that depends. So, it is fair for society to mandate this insurance because otherwise it is on the hook for payment. As a supplement to catastrophic insurance, HSAs are needed (to pay deductibles) and should be supported by the government and private companies as a standard benefit. The federal government would still be involved in disaster relief as it always had been until Trump. In truth, if the wealthy just can't stomach this, they can continue to deal with insurance as we know it and pay all of that fat and waste and staff and overhead and deal with countless rejections, and get their lawyers to strong-arm the insurance company. But for the regular Joe, this is the way to go.

For those who say it's too expensive to directly pay, I say it's too expensive not to! Think of it, the regular Joe goes out and buys a Ford F-150 when he needs a vehicle. The list price of that truck is about 40K. How can we say that a 10K or 20K deductible on catastrophic insurance is a non-starter when people are spending 40K on a basic truck? It does point to the need for hospitals and providers to allow for payment plans, but that is not a very big ask. Plus, we still would have Medicaid for poor people. If Medicaid wants insurance companies to do the heavy lifting for them through MCOs, that's fine; retain that part of the industry. But there's no reason why Medicaid couldn't beef up staff and start paying hospitals and providers directly. This idea that government just manages expensive contracts for us is absurd; government can do the work.

Perhaps the health insurance industry understands that catastrophic (high deductible) matched with a funded HSA could sink their current very profitable model because KFF (a health policy information organization) wrote this online:

> Because these plans have high deductibles and low monthly premiums, enrollment is restricted. You can only purchase them if you are **under 30 years old** or if you receive a **hardship exemption** (such as homelessness, bankruptcy, or eviction). [1, 2, 3, 4]

Obviously these restrictions need to be changed if KFF has this right. To finish, as my wife says, the single biggest determinant regarding your health, is education (if that isn't an argument for free college, I don't know what is). That's why I've linked my discussion of insurance so intimately to education.

A state college undergraduate education should be free for anyone who wants to go. We need this to create a smart citizenry who knows who to vote for when elections roll around. We also need this because society is getting increasingly complicated. Americans feel robbed, ripped off, cheated of opportunity. We know this from Trump's two wins. The way to counter this feeling is to give everyone an equal crack at opportunity. Is it perfect? No, of course we still live in an unofficial caste society where wealthy elites will get a better education, be surrounded by students/peers who can help them later in life with job prospects as well as professors who can kick open doors. But it will help. And the Truth class would be an absolute requirement for every student who goes.

Whew… I think I did it, under 10-pages as advertised, but here's a final note to leave you with as you ponder what I'm proposing. Remember the movie *Fight Club*; the last scene; Tyler Durden has planted explosives in the buildings of the major credit card companies. That angst is really reminiscent, for me, of what I'm describing with health insurance. Societal animosity regarding these institutions is growing and it's justified. We're buying a product, but it's not delivering. Senator Warren in MA has some interesting ideas about making hospitals and providers publish a menu of services (not exhaustive, but the main ones) with prices. That's a great idea; it's a starting point, not the full solution though. What I'm saying is, why not intervene now, in a rational way, without violence? Why not address the problems, not through division, but by joining together and collaborating, pooling our resources? We need a new kind of politics, not Democrat or Republican, not socialist or capitalist. We need a new vision that is pro-social, that accounts for the pain people are feeling, the frustration, and does something about it. If nothing else, getting behind an approach like this would send a message to the insurance companies—that we're serious and we're considering dismantling you.

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