By EARL WATT • Daily Leader While Dave Powell and Sandy Praeger may both be registered Republicans, the similarities end there. The two candidates for Kansas insurance commissioner have two very different backgrounds and approaches according to Powell who made a presentation to the We the People group in Liberal Thursday.

The differences start with Obama Care. While Powell said he was “diabolically opposed” to the new federal mandates, he distributed a White House photo of Praeger meeting with U.S. Health and Human Services Secretary Kathleen Sebelius and President Barack Obama to discuss the passage and implementation of the plan.

“I am opposed to forcing you to buy health insurance,” Powell told the group of 25 that met at the Mid America Air Museum.

Powell pointed out the the National Association of Insurance Commissioners supported Obama Care while Praeger was the president of the organization.

While Praeger is working on the products that will be offered under the Obama Care program, Powell has been talking to Kansans to see what their views have been on the issue.

“Part of Obama Care requires each state to have a high risk pool,” he said. “I’m not against that, but I am against the way they put it together.”

According to Powell, a person has to be without coverage for six months before they qualify for the high risk pool.

“Cancer patients can’t do that,” he said.

Powell pointed out that 21 states have opted out of Obama Care while Kansas has not.

The plan has provided $5 billion to help with implementing some of the programs, but that money is only expected to last through 2012.

“States know when free money runs out who will pay,” Powell said. “The states will.”

According to Powell, Praeger signed Kansas up for the federal deal, but the Kansas portion is only expected to last about six months. After that, Kansas will be obligated for $100 million.

“That’s $100 million we don’t have,” Powell said.

The Kansas Legislature already passed a controversial 1-cent statewide sales tax to cover budget shortfalls this year.

But the effect of Obama Care were only beginning, according to Powell.

“We won’t feel the full effects until 2014,” he said. “That’s when you could see $25 hamburgers.”

Powell qualified his statement by saying that all businesses including fast food restaurants will have to start paying 72.5 percent of a full time employees health insurance or a pro-rated amount for a part time employee.

“How many small businesses will that hurt?” he asked “And do you think they are going to pay for that? No, they are going to pass that cost on to the consumers.”

The penalty for not paying for the insurance is equal to two months premiums, and Powell said his visits with business owners have convinced him that many will simply pay the penalty instead.

“Some businesses just can’t do it,” he said.

Another part of Obama Care, in order to raise revenues, will place taxes on annuities when a person draws their money out.

“You already paid taxes on it once, and now you’re going to pay taxes on it again,” he said.

An attendee of the meeting asked how insurance costs have increased so dramatically. Powell explained that when he was a teacher in 1970, his plan had a $10 deductible. His wife went in for three tests, and the insurance company denied the claim, so he paid the full amount of the visit and tests — $12.

“Since then, unions wanted coverage for their employees, and the private sector had to compete to get employees,” Powell said.

That escalation has led to Wichita having more MRI machines than England.

“We’ve gone overboard,” he said. “Wichita has two heart hospitals, one spine hospital and three regular hospitals. And yet, all we hear is hospitals are losing money. But drive through any large town and look where the construction cranes are. They are building on at the hospitals.”

Powell mentioned that he had an MRI recently, and two minutes and two photos later, he had a bill for $3,600.

“How many times do we have to pay for that MRI machine?” he asked.

But health insurance was not Powell’s only concern.

He wanted to improve on the high percentage of uninsured motorists in Kansas. According to Powell, Kansas has 15 percent uninsured drivers while California only has 2 percent.

“It is very simple to do,” he said. By having insurance companies communicating with the state department, when insurance policies are canceled, the information can quickly reach law enforcement.”

He also believed that the state could be more business friendly with its insurance policies which would help small business and encourage insurance companies to move back to Kansas.

Powell has been an insurance agent for more than 32 years, and he was an educator prior to that.

Praeger, on the other hand, has never held an insurance license, according to Powell.

“I’ve worked with consumers, business owners, insurance companies, agents and legislators,” Powell said. “We have to get everyone on the same page working together for the consumer. Basically, if I can’t bring something to the consumers, I’m out of business. It’s not about the companies or special interests or cowtowing to Congress. We have to bring products the consumers need. I feel the same about the insurance department. I know where to go to get things done. Kansans need someone working on their side.”

Powell and Praeger face off in the Republican primary in August.