

Time for health care do-over

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America has the best health care system in the world, yet everyone agrees that reform is necessary. Responsible reform that addresses the fundamental problems but does not include a government takeover is supported by the majority of the American people. It could pass Congress tomorrow and would cost nothing. That reform would include the following:

- Passing tort reform.
- Increasing competition among insurance companies by eliminating restrictions on the sale of health insurance across state lines.
- Making health insurance portable. It should not be tied to your job.
- Giving the same tax breaks for health insurance to individuals as are given to employers.
- Establishing high-risk pools so that people with pre-existing conditions can get insurance at reasonable rates.
- Encouraging health savings accounts. If you really want to decrease the cost of health care, this must be done.

Congress has told us that it needs to spend roughly \$1 trillion in order to save money. The House bill is estimated to cost a little more than \$1 trillion, the Senate bill a little less than that. These estimates use a number of accounting gimmicks and assumptions. Other estimates, by organizations such as the Heritage Foundation, suggest that more accurate estimates top \$2 trillion. Then consider that, historically, actual costs run about five times the estimated costs (for example, Medicare). With history as our guide, the actual 10-year cost for health care reform is likely to be between \$5 trillion and \$10 trillion.

Both bills slash roughly \$500 billion from Medicare. According to the Medicare trustees, Medicare already has \$37 trillion in unfunded obligations. Further, Medicare reimbursements to doctors and hospitals are sparse. If those reimbursements are cut further, it will not make financial sense for doctors and hospitals to care for Medicare patients. One of two things will happen: Either the government will rob our seniors of the care promised to them, or it will not slash Medicare as promised, and our nation will spiral further into debt.

Medicaid is dramatically expanded in both bills. Medicaid already has \$15 trillion in unfunded obligations. Medicaid is the leading budget item on many state budgets. States that already are on the edge financially will be burdened with billions more in Medicaid expenditures.

The House bill has a public option - viewed as the quickest road to single-payer government-run health care. The Senate bill has no public option but does give the federal government the authority to determine which benefits insurance companies must provide and at what cost. Either way, we are headed toward single-payer government-run health care.

Neither bill has any attempt at tort reform. The Congressional Budget Office has estimated that tort reform would save \$240 billion per year - enough to insure all of the uninsured, and yet Congress is unwilling to address this issue.

Both bills include individual mandates. This will be the first time in history that U.S. citizens will be forced to purchase a product against their will, under penalty of fine or imprisonment.

Both bills establish a large bureaucracy of unelected officials in Washington who will be empowered to determine which care American citizens are eligible to receive.

There is no reason to rush this legislation through at all cost. Both the House and the Senate bills will be destructive to the quality and availability of care and will be financially devastating to our country.

Congress must take the time to pursue a course of responsible reform and get this right the first time.



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Docs4PatientCare is a 501(c)6 organization of concerned physicians committed to the establishment of a health care system that preserves the sanctity of the doctor-patient relationship, promotes quality of care, supports affordable access to all Americans, and protects patients' personal health care decisions.

