

We interrupt the presidential campaign rhetoric to bring you a real solution as to how to fix the health care system in the US. Below are a few simple steps that will make healthcare more affordable, improve the quality of care, provide consumers with necessary information so that they can make better decisions, and allow medical professionals to perform their jobs in a manner of which they can be proud. Of course none of these measures will ever be implemented because politicians love power and controlling health care is power. There is also too much money to be made by the status quo. Sure things can be changed here and there under the guise of fixing the system. Finally, consumers are so confused by the system, they just want immediate care and many are not willing to take the necessary action to provide a real fix for the problems.

Let's start with the most radical, yet common sense step to fix this mess. Full and accurate price disclosure before a service is provided. Name a product or service you purchase, other than healthcare, where the price is not disclosed or negotiated before your purchase. Basic economics teaches us that markets function at their best when there is full disclosure as price is essential information when making any purchase. The healthcare provider states a price and that is the price to be paid. The insurance company states a reimbursement rate for each service and product. If the provider's service is more than the insurer's reimbursement rate, the consumer pays the difference. If the provider's service is less than the insurer's reimbursement rate, then the provider receives only the reimbursement rate. Everybody will know the price before a service is provided. No more price discrimination, games with reimbursement rates, or insurer's denying coverage.

Dispute resolution would be handled by an agency overseen by either a Federal or state government agency. There would be three parties that would make a decision as to each dispute. The parties who would make decisions would consist equally of a consumer rights/medical group, insurance companies, and the Federal/state government. Consumers that submit disputed claims would pay a nominal fee of \$10 or \$20 which would be reimbursed if the consumer won the claim. For non-emergency health care, the provider would have the consumer authorize a good faith estimate costs before providing the service. If the consumer is covered by health insurance, this estimate would also show whether or not care is covered by the consumer's insurance company including the dollar amount.

Next, the whole notion of employer provided health care has increased medical costs. Consumers do not obtain auto, homeowners, or most other insurance through their employer, so why should health insurance be any different? Again, allow the marketplace to work. State insurance regulators should encourage more insurance companies to operate in their state. This is a win-win-win proposition for everyone. Consumers will have more choices of insurance companies. Insurance companies will be able to operate in more markets. Freeing employers of the administrative burden should allow them to raise employee pay.

The critics are sharpening their swords so let's get the shields ready. First, we all must keep in mind that there is no perfect solution. How many things in life are perfect? Next we all must acknowledge that nothing in life is free. We are all paying a price for healthcare. The truth is healthcare is not a right, nor should we expect someone else to pay for our care. We also must acknowledge that like all other products and services we consume, there will likely be different benefit and quality levels of care. When we pay for something from our own pocket, we will be more demanding of higher quality and the free market will adjust accordingly. Those that seek enhanced benefits will pay more. Those who are more cost conscience will receive fewer benefits.

The airline industry was deregulated years ago. Have prices fallen and are more people flying commercial today? Of course. Is the airline system perfect? No, there is plenty of room for improvement, but the industry is far better today than 20 years ago. Consumers have a choice of airlines and level of service when flying. Why not let the free market work the same magic in the health care industry? Of course there will be upset and an adjustment period, but does that mean we should stay on the same ill fated course?

There will be the usual voices crying poor and uninsured will be left behind. Disclosing real prices being charged, opening up the marketplace to more insurance companies, and putting insurance in a competitive market rather than just what an employer offers, should lower premiums making insurance available to more people. Private sector charities will be able to make a greater impact helping those in need. Fraud can and should be more aggressively prosecuted.

More competitive rates will also carry an incentive for people to be more responsible for their own health and well being. Just as a driver with a bad driving record pays more for auto insurance, so should an individual who chooses not live a healthy lifestyle. Should a person who is fifty pounds overweight, a smoker, and does not exercise really pay the same premium of a peer who is within an acceptable weight range, does not smoke and is healthy? The ability to make choices is one of the great things about being an American. If a person chooses bad habits and can afford to pay the price, then so be it, but the burden to pay for another's poor choices should not fall on those who choose to be responsible.

No matter what you think of the ideas above, please keep in mind they will not be a reality anytime soon. There are too many hands in the pockets of the American consumer that are feeding off this broken system. Presidential and congressional candidates will be chest thumping their proposed plans to fix the system and provide relief to working families. What they are really doing is further complicating an already broken system in order to retain the power over an American public that deserves better from our elected officials. Government is not the answer to all of our problems as the founding fathers so correctly cautioned. The system will only be fixed once the American public realizes healthcare comes at a price and people are willing to take individual responsibility. Now back to the campaign rhetoric and the musical sounds of Nero and his fiddle.