



June 14, 2009

## Our views: Coverage for all

### Congress must act now to revamp health care to cut costs, expand care

A health care experiment in Palm Bay is paying off and shows that solutions to out-of-control medical costs can be found when government works in smart ways with private providers.

Palm Bay contracted with CareHere! and Crowne Consulting Group to open a health clinic offering city employees and dependents quick access to care for minor conditions.

City officials say the clinic saved Palm Bay taxpayers more than a half-million dollars in medical expenses in one year. Other large local employers, such as Parrish Medical Center, offer a similar service, and Brevard Public Schools is exploring the possibility.

The cost-saving clinics seem to us a good omen for the debate on major health care reform heating up in Congress.

Let us be clear:

Failure to find solutions to fix the broken health care system — and fix it now — is not an option.

#### **Skyrocketing costs**

The skyrocketing costs of insurance and medical care have a stranglehold on the economy that's hurting businesses, families and individuals.

It has left more than 46 million Americans uninsured, including 3.9 million in Florida and thousands in Brevard County. Many more are just one tap on the shoulder away from a layoff that will take away their access to employer-sponsored coverage.

What's more, bankruptcies due to medical bills are increasing at an alarming rate — up nearly 50 percent in a six-year period — and most of those persons had health insurance, according to a report to be published in *The American Journal of Medicine* in August.

There's far too much at stake for the future of the country for more delays in comprehensive health care reform, which is why President Obama and congressional leaders are right to push aggressively for action, hoping to have a bill on Obama's desk by October.

It's also why stakeholders in the debate must act in good faith, including the powerful insurance and drug companies and doctors' groups that have long resisted any changes that might erode their enormous profits.

#### **Two toughest issues**

Members of Congress are still putting together the health care revamp, but at least two highly contentious issues must be addressed for goals to cover the uninsured, cut costs for businesses and improve care to be achieved:

-- Making a public plan part of reform.

We believe that's needed to force private insurers to compete honestly and lower unaffordable costs to consumers.

Some in Congress say the public option should only be introduced at a later date after giving private insurers a shot at reducing costs on their own.

But they've been promising to do so for years while they simultaneously blocked all serious reform efforts.

That gives us no confidence they'll work harder this go-around.

And why we say some sort of public option — perhaps modeled on Medicare, the kind of self-insured plan Palm Bay offers or some other public-private hybrid — should be part of the proposal.

That's not socialized medicine; that's common sense for cost savings.

-- How to pay for universal coverage — estimated to cost more than \$1 trillion over 10 years — without further inflating the nation's deficit.

This is a huge stumbling block.

Obama rightly wants the health care bill to be budget neutral over the next five to 10 years, but details are sketchy.

His plan to use \$200 to \$300 million in Medicare and Medicaid savings as a start barely qualifies as a down payment.

One idea is to cap the current tax exclusion for employer-paid health care at a high rate. That means some well-paid workers would see a tax increase — an option favored by GOP Sen. John McCain during last year's presidential campaign — but initially opposed by Obama.

Limiting some tax deductions for Americans earning more than \$250,000 is also on the table.

### **Suffering and death**

Painful decisions on how to raise revenue will be needed to cover the tab of ambitious health care reform. But the cost of doing nothing is even higher.

In unnecessary suffering and death due to lack of access to care.

In families in financial ruin due to gargantuan medical bills.

In the strangling impact it's having on businesses large and small.

In lost economic productivity needed to jump-start the nation out of recession.

The time to act is now.

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