

Health care needs radical restructuring

By J. Bryant Anderson

Our president is racing us toward an expanded system of socialized, or public, health care. This has scared the main players in the private health care arena into devising a plan that will satisfy the president and hopefully deter him from continuing to pursue more government-controlled health care. President Obama wants us to believe that the entire health care system is in critical condition. The truth is that the only thing in critical condition is the public health insurance system.

The president himself said that "the single biggest threat to our fiscal stability" and "the single thing that could drive us into long-term staggering and difficult debt" is Medicare and Medicaid. This would indicate our president clearly understands that the public-run component of our nation's health care system has major problems. If this is the case, why is our president seeking to only reform or "fine-tune" health care? We need to do more than reform health care. We need to revolutionize it.

Why is it time for radical change to the nation's public health care system? In 1945, Harry Truman requested that Congress establish a national health insurance plan. A grindingly slow 20 years later, Medicare and Medicaid were signed into law. Our government has been fine-tuning public health insurance ever since. Has anyone asked what difference one more year of fine-tuning will make? It took 20 years to come up with a plan, and 44 years and counting to fine-tune it. What do we have to show for it? We have a public health insurance system that is inefficient, over-regulated and dragging the rest of the nation's health care system down the drain with it.

Medicare spending has grown from \$52.6 billion in fiscal year 1983 to more than \$450 billion in fiscal year 2008, yet many providers are paid less than their costs to deliver care. Some providers have stopped accepting patients with public insurance. In fact, our public health insurance system takes in less money from beneficiary premiums than is required to break even, pays many providers of care less than the cost to care for patients, and requires a federal tax to stay solvent. It doesn't get more inefficient than that.

We could give our politicians another year, or another 44 years, to try things their way and the result would be the same - insanity. Our government has lost its way. With a few exceptions, like Kansas Rep. Jerry Moran, politicians do not seem to understand that health care is the most complex industry in the world and they can't keep planning health care change like they would plan a vacation. We must move beyond bureaucratic Band-Aid segmented reform and radically change the entire healthcare system.

To radically change health care, all public health insurance programs should be transferred to the private sector and the government's role in regulating and setting policies for health care must be limited. A 45th year of government-controlled health care would only result in more complexities, leading to greater inefficiencies, higher costs and reductions in quality. A study conducted by the CATO Institute estimates that health care regulation increases the cost of health care services by \$256 billion annually. To put this into perspective, that is over half the cost of the Medicare insurance program.

Contrary to what our president would have us believe, government regulation has also been a barrier to improving quality. More Americans die every year from costs associated with health care regulation than from not having health insurance. Government regulation has fragmented the health care system so much that it has gotten in the way of providing quality care. The politicians in Washington simply can't grasp the fact that health care will fail entirely if we do not defragment the system. The health care system is far too

complex and overburdened by paperwork, checks and balances and permission levels for humans to successfully navigate, regardless of the inconsistent accreditation surveys, redundant reporting systems, and the quantity of health information technology in use.

Once the public insurance system is under the auspices of the private health care sector, insurance companies will have their own work to do. Although much of their erratic behavior has been brought on by government regulation, they are not blameless. The private insurance market must take the lead in radically changing health care. They must be willing to make necessary changes to help providers of care reduce costs and improve quality for the benefit of patients.

The key to a successful solution includes reducing the amount of paperwork that is required. Unnecessary paperwork delays nurses, ancillary departments and doctors from delivering care. It also requires insurance companies and providers of care to hire more office staff, which increases the cost of health care. Often insurance companies use the paperwork trail as an excuse to delay payment or not pay at all. This requires increased numbers of clinical professionals at both insurance companies and care providers to debate whether payment is justified. This contributes to the shortage of nurses available to work in hospitals and clinics.

Insurance companies must also revisit their care determination model. They used to focus on providing health insurance coverage, but now they focus on determining how much care people should receive or whether people should receive care at all. Thanks to government regulation, insurance companies are using quality initiatives as a way to decrease payments to care providers, which increases their profits. This change in focus has significantly increased costs and decreased quality outcomes.

What role does each of us have in making a radical change to health care in America? Each of us must be willing to accept that insurance is not for colds, sore toes and wanted cosmetic enhancements. We must acknowledge that it is for costly, necessary procedures and catastrophic health events. People need to be willing to invest in their health and be taught to put money back for everyday common health issues, in lieu of that 52-inch screen TV, while saving their insurance for major health issues. The president needs to stop misleading people that they should have no financial responsibility for preventative care. More than ever we need to recall the freedoms that come from personal sacrifice and accountability.

Friends, it is time for the truth and the tough sacrifices to be made to change our health care system. Health care will only be radically changed when the president, Congress, the American Hospital Association, American Medical Association, Pharmaceutical Research and Manufacturers of America, Americas Health Insurance Plans, American Association of Retired Persons and others get out of the way. True change won't happen if it continues to involve deal making in Washington to please special interests. I believe our leaders know that they are leading us down the path of Band-Aid reform ... again. We can't let this happen for a 45th year.

Let your friends, health care associations, your legislators and the president know that you will not accept anything but radical change to our nation's health care system. Change must include legislation that limits government regulation of health care and transfers all government insurance programs to the private sector. This will make our nation's health care system more efficient, reduce costs and improve the quality of care. Anything short of this will only be Band-Aid segmented reform. The time is now to trade Band-Aid reform for radical restructure.

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