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Health care needs radical change, not Band- Aid

By J. Bryant Anderson

President Obama 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" are Medicare and Medicaid. This would indicate the 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 Obama seeking to only reform (which means to "fine-tune," without altering the fundamentals) health care? We need to do more than fine-tune health care. We need to radically change it.

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 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 more than half the cost of the Medicare insurance program.

Contrary to what Obama would have us believe, government regulation also has been a barrier to improving quality. More Americans die every year from costs associated with health care regulation than from not having health insurance, according to the Cato Institute. Government regulation has fragmented the health care system so much that it has gotten in the way of providing quality care.

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. Insurance companies also must 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. 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 a little in their health and be taught to put some money back for everyday common health issues.

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 segmental reform.

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