

The Future of Health Care



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Summary

- Benefits of a Universal Medicare Program
- Concerns About a Universal Medicare Program
- Concerns About a “Free Market” System
- A Different Path

Benefits of a Universal Medicare Program

- Provides insurance to all and leads to universal health care
- Has potential to improve efficiency and reduce cost

Concern – Lack of Trust in One Entity

- Applies to both public and private systems

Concern – Choice

- Applies to Universal Medicare Program
 - Private insurance cannot duplicate services provided by Medicare
- Applies to Free Market
 - People want their choice to be easy, reliable, cost effective, and guaranteed in time of illness

Answer to the Quandary?

- Need public/private competition to incentivize each entity to be their best
- Create open, authentic dialogue

Concern – Coverage Over Cost

- Addressing cost of the system is secondary to expanding coverage
- Patients will see a significant reduction in cost but taxpayers will see a significant increase in cost.

Solution – Fix the System

Provide basic primary care,
dental care, and mental
health care free to
EVERYONE

How?

- Community Health Centers
 - Provides primary care, dental care, and mental health for less than \$1,000 per person per year
 - About 75% of the population requires only primary care so their needs will be fully met
 - People who don't want to go to a community health center can pay for primary care through direct primary care providers

Implementation

- Have well defined services
 - Preventive care
 - Care for acute minor illness
 - Reproductive care
 - Care for common chronic disease
- Provide care on an individual and community basis

Additional Benefits

- Can serve as treatment centers for addiction
- Can serve as centers of preparedness
 - Epidemics
 - Bioterrorist events

Innovative Operations

- Extended hours
- Individual and group care
- Community health workers
- Ample use of technology



Important Feature

No Billing!

Keys to Success

- Clearly defining the care that will be delivered
- Appropriate funding
- Creating a culture of good care and accountability
- Intense public education on what the centers provide

What Happens to Insurance?

- Returns to the true definition of insurance
- Remove primary care from insurance coverage
 - Reduces overhead
 - Reduces insurance cost

What is the Cost?

- We waste \$320 billion minimum in overhead
- 323 million people in this country at \$1,000/person/year
- Current cost of health care > \$10,000/person/year
 - Taxpayers pay half the bill - \$5,000/person/year

The country needs and unless I mistake its temper, the country demands bold, persistent experimentation. It is common sense to take a method and try it. If it fails, admit it frankly and try another. But above all, try something. The millions who are in want will not stand by silently forever while the things that satisfy their needs are within easy reach.

- Franklin D. Roosevelt, address at Oglethorpe University, Atlanta, Georgia, May 22, 1932