

Top Ten Fatal Flaws of a Public Health Option

Why This Option Would Put Our Ailing Economy Out of Its Misery

Last week, while others were busy preparing for Halloween, I had my own frightening experience. I read e-mails and attended webinars to begin to understand the proposed health care legislation. Both the Senate and House proposals include a public plan option. Here are some things to consider about that option:

1. **Insurance is a form of risk management.** By forcing private health insurers to cover those with pre-existing conditions while not requiring ALL people to purchase private health coverage, private health insurance companies will pay more in claims than they take in as premiums. It will force them to close their doors. This is why the insurance industry is advocating "insurance for all"...mandated, as is car insurance. The risk pool is larger because everyone is required to purchase.
2. **The private insurance industry is one of the largest employers in the United States.** It employs and affects millions of Americans. Putting private insurers out of business would impact not only plan employees, but agents, brokers, ad agencies, printers, IT suppliers, etc. etc. Have we not learned lessons in Detroit?
3. **It will create an even greater shortage of doctors.** Today, private insurers negotiate rates on consumers' behalf. The amount providers agree to be paid is significantly higher than the amount they are paid by Medicare. Public plan rates help offset the low rates paid by government plans. Are all doctors willing to work for 30-40% less just because?
4. **Not all health insurance companies are for-profit.** Many are not-for-profit organizations. They use their revenues to impact public health in a positive way through their foundations. They impact smoking rates and educate the public about the importance of preventive efforts such as exercise and eating well.
5. **Many private health plans are on a mission to help consumers become healthier.** Don't believe me? Look up their websites: Blue Cross and Blue Shield Association (and all affiliate plans), Aetna, Cigna, UnitedHealthGroup. Read about their prevention efforts, their public health initiatives, their foundations. You'll be amazed.
6. **Obesity is the root cause of rising health care costs.** In the last 30 years obesity has become a public health epidemic that makes H1N1 look minor by comparison. Obesity leads to much higher rates of hypertension, diabetes, asthma, heart disease, arthritis and cancer. It NEEDS to be addressed on a variety of fronts. Providing government-run health insurance will not solve this problem.
7. **It won't stop the damage caused by fast food, and other culprits.** Isn't it ironic that McDonald's just introduced its Angus burger with absolutely no word in the press? Why not put a \$2 federal tax on all foods that don't meet federal guidelines for "safety"? **Why not mandate a warning label on the food packaging of foods containing dangerously high levels of fat, sodium and sugar?**

8. **It won't hold people accountable for their own health and wellness.** Providing people with a simple "out" won't help them become healthier. They'll continue drinking their sodas and beer, eating junk and fast foods, and sitting on their sofas. Why not put federal dollars (if we're compelled to continue with our deficit spending frenzy) into prevention education?
9. **A solution focused on health & wellness would be a win-win for all parties.** It would win bi-partisan support in a heartbeat. Instead, those in office are fueling the political flames with this proposal. I ask, why? It makes no sense to punish those who've dedicated their careers to helping others live healthier lives.
10. **A government-run health plan will be the straw that breaks our economy's back.** Our economy is already in serious trouble. We see the signs of it at every turn. What about the value of the dollar? What add another \$895 Trillion to the budget? **Our nation cannot afford this option!**

Please do what you can to help those in Washington understand. Make health care about health—NOT politics. Our nation, and our children's future depends upon us collectively addressing this problem with the end in mind. What is it we really want? The same trajectory of obesity and related health issues? Or a nation that emulates the state of Colorado—the only state in our great nation that has an obesity rate of less than 20%?

Please e-mail and/or phone your Senators and Congressmen this week. Let them know there are other options available to them, if they just take a moment to seek first to understand.

Thank you.

Kathryn Clayton
Consultant in the Health Care Industry
Prior Lake, MN