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Affordable Insurance In Reach

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Our health-care system isn't working. It's collapsing.

Americans pay almost twice -- twice! -- as much per person for health care than people anywhere in the world, yet the health of our people is poorer than that of citizens in 23 other countries. We don't live as long as people in other industrialized countries, more babies die -- by almost any measure, we don't do well. Compounding our plight, employer-provided health insurance in the United States is breaking down, and we are close to the point that neither workers nor employers can afford the cost. And 46 million Americans have no health insurance at all.

At least in Wisconsin, help is on the horizon. Sen. Russ Decker, D-Schofield, and Rep. Terry Musser, R-Black River Falls, are sponsoring the Wisconsin Health Care Partnership Plan (SB 698) which will control and reduce costs, keep quality health care affordable and establish a level playing field for employers by requiring that all pay their fair share.

The proposal would provide comprehensive health care to all Wisconsin workers and their families in both the private and public sectors. Those not covered by employment (such as family farmers and the self-employed) could buy into the plan at cost.

A labor-management body would develop details of the plan in consultation with the best health and medical expertise in the country. It also would oversee the plan's administration, benefits and the funding.

Benefits would be comprehensive and cover "all medically necessary care."

How would we pay for such a guaranteed plan? Employees and their dependents would pay their fair share in the form of affordable co-pays and deductibles, and employers would pay a flat fee per month per employee, with reductions for low-wage small employers and part-time employees.

What would it actually cost the employer if we adopted such a system? A national actuarial firm came to the astounding conclusion that if the plan had been in effect in 2003, the employer monthly flat fee per employee would have been considerably less than \$300 -- dramatically less than employers who provide good insurance are paying today. The actuary's projection was that the fee would be about \$340 today.

Such a dramatic reduction in cost is possible due to considerably lower administrative costs and the fact that all employers pay their fair share of the total cost. Built-in quality measures will also reduce cost and improve health.

Major savings to employers will make Wisconsin business more competitive and reduce the cost of government and public education.

The plan is original and bold. But it is also practical, affordable and achievable. It will no doubt have its detractors. But the plan can be a reality if our legislators have the courage to make it happen.

Source: Wisconsin State Journal

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