

How to Fix Health Care

The Minnesota Physician-Patient Alliance (MPPA), a not-for-profit organization that is independent of powerful special interests, has studied how to make quality health care accessible and affordable for all Americans. Here is a summary of our views:

- The goal of health care reform should be to make quality health care accessible and affordable for all Americans.
- For more than 50 years, government policy has favored third-party payment instead of out-of-pocket purchases for even routine or predictable health care expenses. This has largely disabled and distorted market forces which would otherwise have assured optimal health care value. Insurance is a good tool for pooling financial risk for the unexpected and unaffordable, but it is terribly wasteful when used to pay for anything else.
- Making health care affordable requires restoring market forces to health care. This can be done by:
 - Changing the tax code so that insurance is no longer favored over out-of-pocket expenditures when paying for routine or predictable health care.
 - Encouraging transparency about health care prices and clinical information.
 - Protecting individual ownership of medical records and patient privacy.
 - Changing public programs, such as Medicare and Medicaid, so that participants directly control the money they spend on their routine or predictable health care.
 - When people have chronic or ongoing health care needs, allow them the option of controlling their own health care expenditures.
 - Promoting widespread ownership of insurance to cover unpredictable and unaffordable health care needs. This includes encouraging the individual ownership of catastrophic health policies, allowing the freedom to purchase health insurance across state lines, and supporting the issuance of lifelong health insurance policies (as occurs with life, disability and long-term care policies).
- We should oppose proposals that won't make health care more affordable.
 - We should avoid an amendment to the Minnesota Constitution guaranteeing a "right" to health care. This is a promise with no plan for keeping it.
 - We should oppose universal government-financed insurance. Public insurance, such as Medicare and Medicaid, as well as private health insurance are the root cause of high health care expenses. Making these insurance programs universal will inevitably lead to rationing, reduced access and lower quality. A better choice is to not insure routine and predictable health care expenditures, and instead give direct tax or financial assistance to people who otherwise couldn't afford this care.

Write your elected officials and ask them to support Minnesota Physician-Patient's Alliances' Sensible Approach to Health Reform

The Minnesota Physician-Patient Alliance (www.physician-patient.org) is a not-for-profit organization committed to improving our health care system. For questions about this reform proposal or MPPA, contact David Allen at (952) 835-2009.