

# SOLUTIONS FOR HEALTH CARE REFORM

## DO:

### **Support a Pro-Life Amendment**

Any health care legislation that uses public funding of any kind should include a pro-life amendment—with language similar to the Hyde Amendment—and specifically prohibit physician-assisted suicide.

A pro-life amendment should:

- Prevent use of public funds for abortion services, including abortion counseling and referrals.
- Prevent use of public funds from being used to pay for physician-assisted suicide.

### **Support Health Insurance Reform**

Effective solutions for health insurance reform exist that wouldn't raise taxes on Americans or further increase our national debt. They would empower patients by expanding choice and providing more flexibility and affordability.

Some effective solutions for reform would:

- Allow health insurance companies to compete across state lines to expand affordability and choice.
- Encourage individual ownership of insurance plans so coverage is maintained from job to job.
- Allow friends and family to create their own private insurance pools to lower premiums.
- Publicize the price of health insurance plans provided by health insurance companies.
- Publicize the price of medical procedures, services, and prescription drugs.
- Reward people with lower insurance premiums for healthy living.

### **Explore Alternatives for Physicians' Liability**

Doctors must currently practice “defensive medicine”—ordering tests and procedures that aren't needed—just to avoid frivolous malpractice lawsuits. These lawsuits force doctors to charge more for their services, and the cost is passed on to the consumer.

Reducing the number of frivolous medical malpractice lawsuits would:

- Free up doctors from the threat of frivolous lawsuits so they can provide better patient care.
- Lower the overall cost of health care for patients by reducing unnecessary tests and procedures.
- Cut down on what insurance companies have to pay out in “defensive medicine,” making health care and insurance more affordable.

### **Support Health Care Tax Credits**

Individuals and families keeping more of what they earn would help to ensure the affordability of health care and health insurance. Targeted tax credits are an effective way to make this happen.

For example, some health care tax credits would:

- Provide a tax credit for individuals to purchase their own health insurance.
- Provide a tax credit to help people pay for prescription drugs.
- Provide a tax credit for parents of dependent children so entire families can achieve coverage.
- Provide a tax credit for individuals to put money into Health Savings Accounts for future health care needs. Deposits made into these accounts would be tax-free.

### **Support Medicare and Medicaid**

Medicare and Medicaid should be streamlined to prevent waste and fraud; however, excessive cuts to these programs should be avoided so our elderly and low-income citizens are protected.

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## **DO NOT:**

### **Do Not Support a Government-Run Health Insurance Plan**

The government cannot sustain a national health care program without raising taxes, increasing the federal deficit, rationing care and decreasing the quality of care. A public option will eventually morph into the only option, since the private market will dry up and offer coverage to only the few who can afford it.

### **Do Not Support Taxpayer-Funded Abortions, Family Planning, or Assisted Suicide**

Any health care reform that could lead to taxpayer-funded abortions—including abortion counseling and referrals—should be opposed. In addition, Family Planning services that support “safe-sex” education and contraception distribution should not be supported. Assisted suicide (including counseling) should be illegal.

### **Do Not Support a “Backdoor” to a Public Option**

There’s talk about dropping the public option and putting in its place a “consumer co-op.” But since the government would have great influence in determining benefits and pricing in these co-ops, health care would still be open to political manipulations—making it the public option by another name. Another “backdoor” to a public option is expanding Medicaid to provide universal coverage. In Tennessee, a similar program was created based upon this idea, and it resulted in cost overruns and rationing of care.

### **Do Not Support Rationing of Care**

Government deciding what procedures will and won’t be paid for in a public option will most likely be based upon politics and agenda. Life-taking procedures (i.e. abortion and assisted suicide) might be covered in the public plan, but life-saving procedures (e.g. cancer treatment) might not be covered.

### **Do Not Support Raising Taxes or Increasing our National Debt to Fund Health Care**

We should not increase the tax burden on anyone, especially during these rough economic times. Additionally, many experts have predicted that increasing our national debt by an estimated \$2 trillion to pay for a public plan would be unsustainable economically in the long-term.

### **Do Not Support Excessive Cuts to Medicare or Medicaid**

Cuts in Medicare and Medicaid should be avoided so our elderly and low-income citizens remain served and protected.

### **Do Not Support Forcing People to Purchase or Provide Health Insurance**

In Massachusetts everyone is required to purchase health insurance, which has resulted in multiple special interest groups lining up to be included in the plan’s benefits—driving up the cost of health insurance policies. The state has been forced to increase taxes to offset these costs. Also, employers in Mass. are required to provide employees with health insurance, resulting in higher small business costs. Health care quality overall has decreased in Massachusetts.

### **A Public Option is Not a Viable Health Care Reform Solution**

However, if the United States ends up with a public option, here are some additional problems to avoid:

- **Economic Penalties:** Americans should not suffer an economic penalty (i.e. tax increase) if they choose not to participate in any government-approved plan.
- **Union Bias:** Unions should not be exempt from any public plan’s mandates. If unions are given special treatment, this might imply that some people are more equal than others.
- **Price-Fixing:** The Secretary of Health and Human Services should not set the premiums for public or private health insurance. Many experts believe this would result in reduced competition between private plans and no ability to compete with the public plan.
- **Random Changes in Benefits & Coverage:** Do not allow the Surgeon General or other un-elected officials to add or remove benefits or coverage from any public plan.