

Utah's Bennett plugs bipartisan bill to handle insurance woes

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WASHINGTON - In the caldron of national politics, partisans and pundits boil down the health care debate to government control versus free enterprise. And nothing happens.

Premiums skyrocket, more people become uninsured, business owners feel the bite. And nothing happens. But two senators, Utah Republican Bob Bennett and Oregon Democrat Ron Wyden, are trying to come up with a new recipe to overhaul how Americans get health insurance. They are throwing a little Hillary Clinton in with some Mitt Romney, mixing some federal oversight with market dynamics and topping it off with some preventive care. They call their creation the Healthy Americans Act.

With six Republicans and five Democrats as sponsors, the bill is the first bipartisan reform effort since the early 1990s, when President Clinton's universal coverage plan imploded. "In the intervening 12 years, the whole system has just gotten continually worse, more expensive, less responsive and it desperately needs to be addressed," Bennett said. He was one of the biggest opponents to the Clinton plan, led by then first lady and now Democratic front-runner Hillary Clinton, but since that battle Bennett has taken a step to the left on health care and Clinton has taken a step to the right.

In the middle of a presidential race, few Republicans are willing to compliment Clinton's revamped proposal. Most demonize it as another attempt at government-run care. But not Bennett. He sees in it similarities with the Healthy Americans Act and believes they could reach an agreement if she becomes president. If Congress passed the Healthy Americans Act, Bennett said: "I may be smoking something pretty high grade, but I would guess she would sign it."

The bipartisan approach is the key. With such a closely divided Congress, no health plan can pass without compromise. Democrats want universal coverage. Republicans believe government control leads to waste. "But all of the senators are saying the fundamental frame of universal coverage with a private marketplace is a sound one," Wyden said.

Here are the basics:

- * Everyone would be required to buy a health insurance plan primarily through a government-sanctioned "connector." Federal funds would help those who couldn't afford one on their own.
- * People could take their insurance with them when they switch jobs.
- * Insurance companies could no longer deny anyone because of a pre-existing medical condition.
- * No tax increase would be necessary.

On those points, the Healthy Americans Act mirrors Clinton's plan and the proposal of former Sen. John Edwards, another Democrat running for president. But here is how it differs: Bennett and Wyden want to sever the ties between employment and health care, a major departure from our current system. Insurance companies would have to stop pushing plans for groups. Instead, they would be forced to tailor their products and their advertising to individuals, an idea roundly backed by all of the major Republican presidential candidates.

The money businesses now spend on health care would go to the employee - tax free - so they could afford a plan on their own. Bennett says this plan will unshackle U.S. businesses from the rising health care costs that threaten their ability to compete against companies in countries with government-sponsored health systems. And he also expects this proposal to save money.

Health experts claim that young, healthy people who forgo coverage leave the insurance pool with those more likely to spend big dollars. And the health care costs of those without coverage who end up needing care are also shifted to those with insurance.

Like auto and home insurance now, the Healthy Americans Act would require everyone to buy insurance, spreading out the risk and reducing the cost shifting of the 47 million people without coverage now. The state or region would create a connector that screens insurance plans to make sure they meet the baseline standards for care, similar to what Romney, now a GOP candidate for president, spearheaded when he was governor in Massachusetts. Then people could choose among the approved options. Unnecessary emergency room visits would drop, goes the logic, and people searching for a cheap plan would create a new level of competition among insurance companies.

Bennett and Wyden expect premiums to decline. They could drop even further for those who participate in wellness programs, such as efforts to keep trim or lower blood pressure. The duo have received praise from their colleagues, insurance companies, business executives and union leaders.

But they also hear loads of skepticism.

Even senators who are sponsoring the bill do so with caveats. Iowa GOP Sen. Chuck Grassley praises the effort but then says he doesn't like the idea of forcing people to buy insurance. Utah GOP Sen. Orrin Hatch has not taken a position on the Healthy Americans Act, but did say he has concerns about some of its provisions. Republicans have generally opposed an "individual mandate" to buy insurance.

Sen. Tom Coburn, R-Okla., said simply, "It's not freedom." G. William Hoagland is a vice president with Cigna, a major insurance carrier. He called the Healthy Americans Act "the most comprehensive and well-thought-out plan put forth on Capitol Hill." But he doesn't like the idea of getting rid of employer-provided coverage. "You just don't go in and eliminate the one thing that is working in terms of availability and coverage," he said. Intermountain Healthcare and Regence executives have expressed similar concerns.

Bennett and Wyden encourage the dissension and say they have their own concerns about parts of the bill. Bennett refused to explain his concerns but has previously said he is worried how tax changes would affect states and who would get to determine the benefit package. All of this is negotiable, they say, except for the basic premise of universal coverage through a private marketplace. "To refuse to co-sponsor in the beginning, on the basis that this is not a perfect bill, is to guarantee that you'll never get a bill, period," Bennett said. Hearing the concerns, they have started to work on a way that people could keep their work-based insurance if they like, another similarity to Hillary Clinton's plan.

Bennett also faces skepticism among Utah health advocates. His opposition to an expansion of the Children's Health Insurance Program and his support for health savings accounts has Judi Hilman worried. Hilman is the executive director of the **Utah Health Policy Project** who fears the Healthy Americans Act could be a way to slash government programs that help low-income people. In light of Bennett's views on other health bills, Hilman said: "We should all be terribly nervous about the Healthy Americans Act."

Such concerns could whittle away at the fledgling bipartisan effort, which is why Wyden and Bennett say they plan to move slowly. They meet about once a week to talk strategy and they add sponsors only when it keeps the partisan mix relatively even. "We are building bipartisan consensus from the middle out," said Bennett, with an eye on having a proposal ready for whoever moves into the White House. "The next president, be it either Mitt or Hillary, would be foolish not to start with us."