Health policy group seeks best options

By Judi Hilman

Published: Monday, Sept. 14, 2009 12:01 a.m. MDT

To this point, public debate on national health reform has been less than civil and, I’m sad to say, even less conducive to bipartisan agreement. Unfortunately, David Ure’s recent “My View” (Sept. 11) only adds to the confusion and polarization of the body politic. Let’s hit the pause button and consider what is actually proposed, by whom — and why.

First and foremost, there is no denying the emphasis on private market solutions in all proposals under consideration. In fact, by making fundamental changes in the rules of the private insurance market (no more cherry picking or higher premiums for those with pre-existing conditions), the reforms will actually strengthen the market so it can serve almost all Americans. Those with private insurance can keep it, though they will find their costs will become more manageable over time. Ure calls this “federal control of health care,” even though the feds would be stepping in to stabilize the private market by modeling the behavior we want to see in that market.

For those without an offer of affordable coverage in the workplace, reforms would include a modest Medicaid expansion but then create new markets through the use of exchanges to connect consumers with affordable private market plans. Research has proved that the way to bend the cost curve is through coverage, not around it. Almost all of the newly insured would be covered in the private market, and this is why the insurance industry remains committed to comprehensive reform.

Ure characterizes the Utah Health Policy Project as the “tip of the spear” in favor of the “public option,” or government-controlled health insurance. However, the reality is that UHPP is constantly confronted for not taking a more forthright position in favor of the public plan. For the record: Since the start of the reforms, we have supported only those variations of the public plan option that compete on a level playing field with private plans and are designed to strengthen the private market by modeling the behavior we want to see in that market.

Recent comments

It’s so popular and so easy to demonize the insurance companies as if... 9 comments

Insurance scapegoats | Sept. 15, 2009 at 9:32 a.m.

Why is the US the only industrialized nation that doesn’t provide...
If people don't want the competition that a public option would...
Ammon Hennacy | Sept. 14, 2009 at 8:18 p.m.

Add your comment

<table>
<thead>
<tr>
<th>Farmers Insurance - Alyce</th>
<th>Your Best Option Plays</th>
<th>Super Cheap Car Insurance Quotes</th>
</tr>
</thead>
<tbody>
<tr>
<td>Read this Insurance Agent’s reviews &amp; find local Insurance</td>
<td>How do you know if you have a good option play. Get 2 free</td>
<td>Get Discount Auto Insurance Quotes Online - Rates from $15</td>
</tr>
<tr>
<td>Austin.Citysearch.com</td>
<td><a href="http://www.gooption.com">www.gooption.com</a></td>
<td>USInsuranceOnline.com</td>
</tr>
</tbody>
</table>

Ads by Yahoo!