

Real healthcare should be people friendly and patient focused. People want to be healthy and should have access to preventative, acute, chronic, emergency and long term care. As the adage says an ounce of prevention is worth ten tons of cure. Health is your most prized possession without it... life becomes very difficult. Everyone deserve to have the best healthcare available be that allopathic or complementary. It should be affordable and above all comprehensive.

Healthcare insurance is regulated by the state Division of Insurance and the cost is monitored by the Health Care Quality and Cost Council. Any health care system should be people friendly and patient focused. The mandatory health care system implemented in Massachusetts is not an acceptable model. No one appreciates being coerced into doing anything. The legislators once again provided for their best interest. When introducing their mandate they should have taken into consideration the big picture. A comprehensive healthcare bill would have also included mandates on the insurer and clauses for frivolous law suits and tort reform. The legislators should have informed the insurance companies that they are to provide the best possible coverage at a fair price. Considering the fact that all citizens of Massachusetts are require to have health insurance. Instead they chose to penalize the people for not conforming to the law. People should have the right to choose if they want health insurance or not. Believe it or not there are people who don't.

According to the Health Care Quality and Cost Council administrative costs of billing the insurance company is one reason for rising costs. Billing and insurance-related activities account for \$5 billion in unnecessary costs. Most insurance companies also provide perks for denied claims.

According to statistic for 2008, growth in the national health expenditures increased to \$2.4 trillion, while growth in the economy, as measured by the gross domestic product (GDP), was anticipated to be 3.5 percent. For 2009, health spending is projected to increase 5.5 percent while GDP is expected to decrease 0.2 percent.

Health Care Reform:

- ◆ What have the CEOs and Presidents of the health insurance companies done to help decrease administrative cost and provide affordable coverage? Health insurance companies have a monopoly in Massachusetts. Has Harvard Pilgrim, Blue Cross, Tufts etc. ever come forward to say we will provide a discounted price because of mandated healthcare coverage. No! Why not?
- ◆ We need a healthcare system that focuses on prevention versus chronic illness. An ounce of prevention is worth a pound of cure.
- ◆ Provide tax deduction for insurance premiums.
- ◆ Healthcare should be people friendly and patient focused.
- ◆ Prevent the use of clinical and financial healthcare data by any company, entity, third party, state, or quasi committee and any violation should have criminal and civil penalties.
- ◆ Insurer mandates to streamline and decrease provider administrative cost of billing.
- ◆ Remove mandates by the Division of Insurance and Health Care Quality and Cost Council that favor the insurance carrier.
- ◆ Hold the insurance companies liable for denial of treatment. If insurance companies want to diagnose and determine treatment plans for patients they have never seen or examined then, they should be held to the same standards as Primary Care Providers.

- ◆ Judicial reform for frivolous malpractice law suits.
- ◆ Eliminate the Division of Insurance and Health Care Quality and Cost Council.
- ◆ Freedom of choice! Give the people back the choice to have or not have health insurance.