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Government-run option isn't the best solution

As a health insurance broker and a member of the New Jersey Association of Health Underwriters, I disagree with the federal government's plans for a new government-run health option. The new plan would compete directly with private insurance companies and ultimately reduce the choice of doctors and services available.

We have the greatest health care in the world. The private system works for the majority of Americans. It just needs to be fixed to reduce costs and include all citizens.

The government should seriously debate health care reform, including a consideration of tort reform — placing caps on frivolous lawsuits that drive up insurance costs. It must coordinate closely with insurers, hospitals, doctors and others in the industry to come up with a solution that works for everyone, while offering coverage to all Americans.

It is unacceptable that 47 million Americans today are uninsured. But true health care reform can be accomplished without a government-run plan.

Congress should look closely at reform that includes building on the current employer-based system, fixing the health care safety net so no one falls through the cracks and guaranteeing coverage for everyone, including people with pre-existing conditions.

There also should be a requirement that everyone participate in the system and help make coverage affordable for families and small businesses.

Instead of trying to compete with the private sector, the government needs to do the right thing and find a solution that works for everyone.

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