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Health reform targeting wrong problems

Attention, Congress: America has turned down the volume on your health care debate.

After months of so-called do-or-die votes, resolutions and hearings, America is officially tired of listening to the partisan whining on health care. Do we still want reform? Yes. Do we still want cheaper premiums? Heck, yes.

But as the Republicans and Democrats huff and puff toward the finish line, one thing seems apparent: The final product will look nothing like what either side had originally envisioned or wanted. To keep the momentum going, the Democrats have made deal after deal, watering down the original legislation. And Republicans are amazed this thing is still alive, following months of coordinated political attacks, TV ad buys and party line "no" votes.

In the end, the solution to our health care crisis is out there. But Congress is transfixed in the wrong place. Rather than focusing on the consumer, the focus all seems to be about our young president and his "legacy."

True reform will only happen when Congress is willing to fix what is broken, rather than pile on more potential problems — which it defines as "solutions" — on America's mile-high mountain of health care bureaucracy.

It's no secret our health care system wastes \$700 billion a year on unnecessary treatments, redundant tests, fraud, avoidable errors and other black holes that suck cash.

Through the ongoing debate, the New Jersey Association of Health Underwriters (NJAHU) has been urging Congress to focus on flushing the waste from the current system. It makes no sense to us to throw more money at a problem without fixing it first. It's like buying new tires for a car with no engine.

There are many simple and cost-effective solutions to save billions of dollars every year. They can be enacted by insurers, hospitals, employers and the community — rather than a lofty act of Congress. The savings can be immediate and meaningful.

For example:

- Insurers need to clamp down on fraud and abuse in the insurance system, which accounts for \$175 billion in losses each year. Companies are already taking it upon themselves to hire former law enforcement officers to investigate abuses. Others are introducing new technologies to nab bogus medical supply companies. But that is just the beginning, as scamming the health care system has become a rewarding career for criminals from sea to shining sea;
- One-third of America is obese. Rather than paying extra premiums to care for diabetes, congestive heart failure and other weight-related ailments, more employers need to invest in wellness programs. Encourage and reward healthy employees; health care costs will go down.
- Football teams have quarterbacks whose job it is to know what everyone else is doing. Yet, medical teams are a disorganized mess, which don't communicate. Care should be run through a

family doctor (a.k.a. the quarterback), who can ensure duplicate tests are not done and that all providers know what medications are funneling through the patient. Communication will streamline care, saving money and better serve the patient.

There are other remarkably simple solutions to lowering health care costs, from ensuring that doctors wash their hands to minimize infections to the willingness of a medical staff to actually admit to a potentially litigious patient that they had made a mistake. Such no-cost solutions translate into billions of dollars of savings.

NJAHU and other groups that are seriously concerned about health care reform stand as a resource to Congress, as it navigates through what should be the final weeks of discussion on health care reform.

Often, the easiest route is the shortest one. Rather than hunting the mountains for expensive magic bullets, Congress needs to recognize the solution is right in front of them: Ending the waste that already exists.
