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## Fix the current health-care system

Dear Editor,

As a member of the New Jersey Association of Health Underwriters, I was very troubled to learn about the U.S House of Representatives' proposal to move forward with a government-run health-care option.

While some in the federal government are lauding this option as a way for businesses and families to remove themselves from the crushing burden of healthcare costs, I truly believe that the opposite will happen.

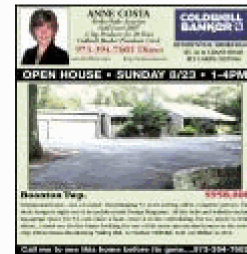
If the public option is passed by Congress, it will function in much of the same way as the Medicare system does. And this system truly is broken, as Medicare underpayments to doctors and hospitals are ultimately passed onto employers and individuals through higher premiums.

A new government-run program would exacerbate the underfunding of providers, increase individual and family premiums by more than \$526 per year and leave fewer people with private coverage to offset this growing cost-shift.

Not only that, but also many Medicare beneficiaries today have trouble locating a primary care physician that will accept new Medicare patients. Enrollees in the government-run health plan would experience similar difficulties in locating a participating physician who is taking on new patients or long wait times before a patient could visit a doctor.

I would also like to point out that the removal of the pre-existing conditions clause being proposed would not only cause costs to skyrocket, especially by private insurers, but would guarantee adverse selection in the industry altogether.

### Local Ads



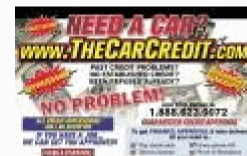
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If someone can purchase insurance after being diagnosed with a catastrophic or chronic illness, what is the incentive for a healthy person to carry insurance?

Can you purchase car insurance for a vehicle after it's been totaled in an accident?

Let's work to fix our current health-care system, rather than introduce this unnecessary and expensive layer of government.

**Linda M. James  
Rockaway**

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