

# A non-partisan view of health care reform

CONTRIBUTED BY NICOLE GUNIA

Sen. Barack Obama promotes a plan to lower the country's health care costs enough to "bring down premiums by \$2,500 for the typical family." His promise is that a health plan will be in place "by the end of my first term as president of the United States," at a cost of an estimated \$65 billion in reinstated taxes to America's wealthier residents.

On the flip side, Sen. John McCain, is selling a plan focused on "personal responsibility," "less regulation" and other Republican-friendly terms. McCain wants people who receive health insurance at work to pay federal taxes on the costs, offset through widespread tax credits, which would also help to insure lower income Americans.

As a health insurance broker, and a member of the New Jersey Association of Health Underwriters (NJAHU), I study the plans of aspiring Presidential candidates every four years, with each one selling his or her own version of the solution to America's health care crisis. Through all this debate, discussion and, dare I say, pontifi-

cation, one clear fact remains: America's health care system has become less and less affordable, with one of out of seven of us now uninsured.

America can not afford another four (or eight) years of failed health care policy at the federal level under a flawed system which forgoes cost-effective preventative care in favor of expensive treatment. We need to move forth with the right solution, regardless of who our next President may be.

The NJAHU recognizes there is no quick fix, as our health insurance and health care dilemma is the result of a supply-side system that expanded over the decades. Each year, more is spent on drugs, care providers, physicians and administration. I am pleased the candidates recognize this and are discussing a "pay-for-performance" system, in which medical professionals would be compensated based on the health of their patients, not on the amount of office visits or procedures performed.

Americans spend some \$2 trillion a year on health care – more,

on a per capita basis, than any other industrialized nation. Meanwhile, our country struggles in such critical areas as infant mortality, medical recovery rates and life expectancy against less-developed countries.

More than 75 percent of health care dollars are spent on patients with chronic diseases, yet an estimated 80 percent of such diseases are caused by smoking, overeating, and lack of exercise. Despite these statistics, less than 5 cents of every health care dollar is spent on prevention and public health.

And, so, we turn to Obama and McCain for answers. But how does the typical American effectively navigate, compare, and evaluate the merits of their respective plans?

I invite people to turn to their local health insurance broker, who spends his or her entire workday (and plenty of weekends) wading through a sea of plans offered through the health insurance companies, matching the best plans to the individual needs of clients.

Brokers lend important, non-partisan expertise to the debate.

Obama and McCain approach the health insurance issue on a national scope, with plenty of politics, punditry and polls mixed into their final position. Meanwhile, those who sell health insurance see the issue from the retail side, representing, for example, the guy who owns a small auto repair shop and wants affordable health insurance for his mechanics.

Brokers are the face of health insurance today, as we seek and find the best health insurance plans for clients' precise needs. Everyday, we listen to the concerns of our clients, as they sit in cluttered offices in the back of their businesses, weighing the pitfalls of higher co-pays vs. higher monthly premiums for their workers.

From this vantage point, we have gathered a unique perspective of what the typical American wants and expects of our health care system. As such, our voice should be heard in the national debate; we've certainly earned a seat at the table.

NJAHU – as well as health insurance brokers across the country – has analyzed the plans brought forth by the Presidential campaigns. As with most political debate, the solution lies somewhere in the middle. For example:

McCain wants people to be able to obtain coverage through a variety of organizations, not just

employers. Obama wants to create a new public insurance program for small businesses to provide employee coverage. We believe the employer-based system should be at the core of any reform and we should build on its strength.

Obama wants to spend an estimated \$65 billion in new taxes for his plan. McCain believes money can be raised by replacing the employer-provided health insurance tax exclusion with a standardized tax deduction. We believe substantial savings can be realized by eliminating waste in the system.

As we move into the final season of this two-year journey to select our next President, I urge you to consider health care reform as a major factor in your decision in the voting booth. And, to learn the latest about where each candidate stands, please speak with your local health insurance broker. That's where you will find the non-biased information you will need to make your ultimate decision on November 4.

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