

HEALTH CARE REFORM

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Health Care Reform has held our attention over the past few months due to

the efforts by the federal government to enact legislation to force controls and changes on our health care system. Yes, I said "force". Our Congressional Representatives, Senators and President are operating on the principal that health care cannot be changed unless they force the health care system to change through legislation and tons of money. Unfortunately, they fail to understand what needs to be changed and how to implement effective health care change or reform. I believe they don't want to know the correct way to reform health, as demonstrated by their actions in the town hall meetings held last year and the closed door actions taken in recent weeks to bully reform through the House of Representatives and the Senate.

How do we determine what Health Care Reform is needed? The problem at the government level is that there appears to be very little to no common ground. We need to start with a common foundation: 1) health care reform is necessary, 2) health care reform has been in existence

since the early 1900's when the first health care programs began in the United States, 3) health care reform is not just about the uninsured and the underinsured by best estimates less than 10% of the population, 4) the Medical Assistance (also known as Medicaid and MA) program and the Medicare and Medicare Advantage programs are not working, 5) health care reform must start at the consumer level not the government level, and 6) transparency in health care is essential.

Why is health care reform necessary? The main reason is that our Health Care costs continue to rise while the resources are dwindling and the healthcare quality is not improving. This is proven in the statistics gathered by the Organization for Economic Co-Operation and Development (OECD) and published in November 2009. These statistics show that the United States spends more on health care per capita; devotes a greater share of its Gross Domestic Product (GDP) to health; and has had the highest average growth rates in per capita spending on health care. This higher level of spending does not equate to more or better resources or better health care. We need to decrease health care costs and increase the available resources and the quality of health care.

The United States has been involved in health care reform since 1910 with the establishment of the first clinic in Tacoma, Washington. This reform has taken health care from the early forms of group health clinics to indemnity insurance plans and eventually into today's world of managed health care organizations. Each reform effort was dictated by the demands on the health care system and the demands of the consumers or those organizations purchasing health insurance. Although government regulations were used on several occasions to influence the health insurance industry, the industry has self managed reforms. Health care was influenced by multiple factors throughout the last century. These factors include the cost of health care services and technologies, the advancement of prescription and over the counter medications, the advancement of behavioral health treatment programs, the various risks of health care, the stock market, federal and state regulation of the health insurance programs, Medical Assistance and Medicare programs, and especially consumer, union and employer demands.

In many developed nations health care is becoming an entitlement. This appears to be what is happening in the United States, as demonstrated in the government run health care programs – Medical Assistance and Medicare. These programs

were developed to insure health care for individuals without insurance, with chronic and expensive health conditions and/or disabilities, and retirees without other insurance. These programs are failing to meet the needs of these individuals. The government entities in their wisdom set these programs up to fail. The established payment rates for providers were not adjusted until recently, the paperwork to apply for and maintain provider credentialing is complicated and time consuming, and the application process for individuals creates a barrier to services. In some cases the individuals cannot complete the paperwork without assistance. Individuals with disabilities often encounter significant legal battles to prove that he/she is disabled and find health care coverage to be limited. Retirees often find the Medicare and Medicare Advantage programs limited and difficult to understand and navigate. All of these barriers have resulted in a loss of resources – try finding a Lebanon County doctor who will accept Medical Assistance or Medicare. In my opinion this shows what we can expect from health care reform imposed by the federal government. By the way, Pennsylvania implemented managed care into the Medical Assistance Program; it failed on the physical health program but seems to be successful on the behavioral health program as all 67 counties have a program.

The point I am trying to make is that the government is trying to implement health care reform the wrong way – from the top down. Effective health care reform, as already demonstrated through the last century, starts at the individual consumer level. You and I are the consumers. We need to take responsibility for our health care. We can do this through wellness and prevention programs, disease management programs and consumerism – insure the services are the best value for our dollar, seek treatment when necessary- don't delay treatment, hold health care providers accountable for the services and referrals, and fight for our consumer rights. I have a home work assignment for you: before you go to the doctor again, have a test done, see a specialist, or accept a prescription, ask the provider(s) for an estimate on the cost of the service(s). We expect this from other industries. It may be an eye opening experience.

My next column will focus on succeeding with New Year's Resolutions.

By Shem Heller, Executive Director of the Mental Health Association of Lebanon County