

Meaningful health-care reform

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BY NICOLE GUNIA

It's time to put the "Sicko" phenomenon behind us. We need meaningful health reform and we need it fast. It is to be hoped that those who saw the so-called documentary comparing the health-care system of the U.S. with those of other countries have had time to evaluate its credibility -- or lack thereof. It is to be hoped that viewers are taking the time to learn the facts about health-care reform -- and aren't depending on film producer Michael Moore's biased movie for their education on this critical issue.

The film cleverly plays on people's emotions, depicting situations wherein U.S. citizens are hurt by their lack of health-care coverage or inadequate coverage or their failure to understand their policies. It's shocking that many well-respected state and federal lawmakers and some savvy newspaper columnists have used this obviously one-sided movie as a launching -- or re-launching -- pad to push for a government-run health-care system, more commonly known as universal health care. They must know that Moore is a man with an agenda, bent on making the U.S. health-care system appear worse than the systems in Canada, England, France and even Cuba. Is he kidding -- Cuba? I know no one who would rather be treated in Cuba than in the U.S.

One reason for the fascination with universal health care, which began way before the movie's release, is that lawmakers desperately want a solution to the health-care crisis. Who can blame them? It's tempting to walk away from watching "Sicko" and think that all we need to do is create a government-run system and everyone will have access to good medical care. If only it were that easy -- but it's not. That's why an objective approach is essential if we are to expect real progress.

MAKE BETTER USE OF CURRENT SYSTEM

The attention given to the film, like the attempted Clinton health-care reform in the 1990s, has had one positive outcome: lawmakers, employers and other affected parties are thinking more about ways to improve health care and are weighing different options.

Some pieces of the solution may already be available to us, especially in New Jersey, where laws have been enacted to protect consumers -- unlike what was available to protect the people in the film.

A number of individuals depicted in "Sicko" couldn't purchase health-care coverage due to pre-existing conditions. This can't happen in New Jersey (or New York and in a few other states), where no one can be denied health insurance coverage based on prior medical conditions.

One person in the movie didn't understand the provisions of his health insurance policy. He probably would have been better off if he had used a broker; or asked for the help of the consumer advocate, who could have explained his policy's provisions; or obtained answers from health insurance companies and help to get claims paid. Business owners or individuals can purchase insurance through a broker for the same price they'd pay if they purchased coverage through insurance companies, but many people don't know that.

Additionally, too many people don't take advantage of preventive care that is available at no charge to most. Every person in New Jersey who is covered through an individual or small-group plan (50 or fewer employees) can get an annual physical for no out-of-pocket costs, regardless of the deductible amount. Again, too many people don't know this. Some people eligible for government-subsidized care aren't getting it, which means that we need to do a better job getting the word out.

AMERICANS MAY REJECT HEALTH-CARE PARITY

Despite the pleas of lawmakers, civic leaders and political candidates, the concept of universal health care -- where everyone gets equal health care -- may be rejected by most people in the U.S. For better or for worse, we don't have the same sense of fairness as people in Canada, England, France and some other industrialized nations. We cherish the American Dream and our independence -- it's part of an ideology that won't be changed if the government were to force universal health care down our throats. Most people in the U.S. wouldn't be willing to pay more to subsidize health care for others. Could we imagine the protests if the U.S. suggested raising taxes to foot the bill for a government-run system?

MORE SOLUTIONS ARE NEEDED

We're not suggesting that simply educating people on preventive care, enacting a few laws to protect consumers and encouraging the use of an insurance broker will solve the health-care crisis. There is a long way to go before we see significant improvement. But going for the quick fix of a 100 percent government-run program makes no sense. The U.S. still has one of the best health-care systems in the world, no matter what film producer Moore or anyone else says. We just need to work hard to change certain aspects of it.

So let's not engage in partisan politics and instead start talking real solutions. The New Jersey Association of Health Underwriters, comprised of health insurance professionals statewide, wants to be the catalyst for a meaningful change. Step one should be the creation of a task force that represents all affected parties, including physicians, hospital executives, patients, small-business owners, insurance carriers and insurance brokers. Then together, we can figure out the next step.

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