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October 1, 2009

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Public plan will increase cost of health care bill

When it comes to politics, the best sign that you've got it right is when you're being attacked from both sides. The long-awaited bill from the Senate Finance Committee, chaired by Sen. Max Baucus, is drawing criticism from Democrats and Republicans alike, signaling that he may be onto something.

More than 500 amendments to the "Baucus bill" are currently being considered in the Senate, some of which attempt to pull the legislation in one direction or another, and others that are clearly aimed at sinking it.

As a member of the New Jersey

Association of Health Underwriters, I commend President Barack Obama for saying he will not sign a bill that will increase the deficit. The Baucus bill currently stays within those lines, according to the Congressional Budget Office. But adding a public plan will drive up the cost of the bill to the point where it will no longer be revenue neutral.

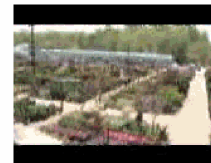
President Obama has told us we will be able to keep our current health insurance if we are happy with it. But adding a public plan that competes on unequal footing with private plans will change the whole equation.



As the public plan dictates what it will pay doctors and hospitals — just like Medicare and Medicaid — lost revenue will be shifted onto private plan ratepayers. As a health insurance broker, I am aware of how insurance premiums affect families and small businesses. I don't want to have to tell my clients that their rates are subsidizing someone else's coverage.

For these reasons, the Baucus bill does not contain a public plan. I would urge lawmakers to refrain from adding one.

Dave Mordo
 Middletown



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