

# The Two River Times

## Letters to the Editor

### It's Your Turn

#### **Build on What We Have To The Editor:**

Health industry experts say there are 11 million U.S. citizens who are eligible for Medicaid or SCHIP, but are not **enrolled**.

It begs the question: Why is **Congress crafting plans** to **spend billions** of taxpayer dollars to **design new government programs** when **people aren't enrolled** in the **ones they've already created**?

As a member of the New Jersey Association of Health Underwriters, I am perplexed as to how **Congress** can take up the monumental task of reforming the nation's healthcare system while ignoring or for that matter, refusing to address ways to develop outreach **programs** to get **people** insured.

Signing up **people** at schools, hospitals, social security offices and other agencies doesn't do the trick. Simplified enrollment processes through the mail or on-line helped increase the rolls at first but have since diminished. Both **Congress** and State legislatures have to find competent partners to assist in finding and enrolling those who truly want insurance but have trouble navigating the turbulent seas of **government** bureaucracy.

I think each state's Department of Insurance would be more than willing to engage insurance professionals in a working partnership that will garner far better results. These benefit specialists are out every day speaking to business owners, individuals, senior citizens and the uninsured about all the coverage available to them. There would be no additional cost to the state, no need for another bureaucratic agency and quite possibly, much better results on a consistent basis.

If state **government** insists on keeping these costly **programs**, then we have to maximize their potential by focusing on cutting health-care costs through a combination of tort reform, creation of electronic medical records and use of preventative care, among other cost-effective solutions.

The House bill, recently passed by a razor-thin margin in the wee hours of the morning, does little to control costs and the much ballyhooed "public plan" is now expected to charge higher premiums than compatible private **plans**. The Affordable Health Care for America Act merely shifts around the numbers and does precious little to make health care more affordable.

Let's build on the health care system we **already** have, before creating even more burdens for taxpayers.

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