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Public health insurance plan is not the answer

by **Scott M. Taylor, Cranford**

Tuesday June 30, 2009, 12:09 PM

To the Editor:

An aggressive agenda to scrap and remake America's healthcare system is being planned in Washington right now. President Obama and members of Congress are holding discussions about establishing a public health care system, which would compete directly with the private insurance market in all 50 states.

As a health insurance broker, I work with small business owners every day and I'm aware that increases in health insurance premiums hit New Jersey businesses especially hard in this economy. But the best way to keep health insurance costs down is to keep the cost of healthcare down. A public health insurance plan is not the answer.

A public plan would reimburse medical care providers at lower rates. Currently, Medicare merely reimburses providers based on what the government is willing to pay for any given procedure. Doctors would make up the shortfall by passing the cost on to those who are privately insured.

This is irresponsible and dangerous, as it would ultimately eliminate the option of private insurance, greatly limiting the way in which medical care is delivered in the U.S.

What I have learned as a health insurance broker is that unequal competition does not work in this industry. Innovation and quality drive success. Over time, having a public plan square off against private insurance will make quality health care less accessible and further America's health care crisis.

Please join the New Jersey Association of Health Underwriters and others to craft sensible healthcare reform - a system in which Americans are offered more choice, not less.