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Candidates must look at big picture

Guest Column

JOAN FUSCO

As a health insurance broker, I join millions of Americans in closely watching the United States' presidential debates to hear the many proposed solutions to solve our country's health insurance crisis.

Every four years, during campaign season, this is our golden opportunity to put spiraling health insurance costs back on the front burner. With 47 million uninsured Americans and climbing, according to the U.S. Census Bureau, we are collectively forcing our top-tier candidates to immediately disclose how they will solve the country's health care crisis.

We've already heard plenty of well-intentioned opinions, debates and perspectives - although none of these candidates has really told me, army colleagues with the New Jersey Association of Health Underwriters, where the funds will come from to truly resolve the crisis.

Here's where we stand now:

- The cost of providing health care for workers rose again in 2007 to nearly \$8,000 annually per employee, prompting more businesses to drop the benefit, according to the National Survey of Employer-Sponsored Health Plans
- Costs rose by 6.1 percent in 2007, about the same pace as last year but lower than the doubledigit rates of prior years, the survey also found. But that's still more than twice the rate of inflation. Costs to businesses would be even higher if they had not shifted more of it to employees and their families
- Americans spend double what people in other industrialized countries do on health care, but have more trouble seeing doctors, are the victims of more errors, and go without treatment more often, the Commonwealth Fund reported in Health Affairs, a journal.

It amazes me to hear the four leading Democratic contenders support universal health at some astronomical cost - with some candidates even requiring all citizens to have insurance. Meanwhile, some Republicans are calling for a more streamlined



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health care system as their "answer."

The reality is there is no magic pill to solve the health care crisis. And it is disingenuous for our candidates to position their votertested platforms as the "right solution." What is sorely missing in this debate is a discussion about how health insurance relates to the bigger picture.

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We've heard about the "fiscal hurricane" on the horizon from U.S. Comptroller General David Walker, the nation's top auditor. Before we can even discuss solutions to health insurance, he is focused on the imminent retirement of the baby boomers, whose promised Medicare and Social Security benefits are expected to deplete the federal budget in coming decades.

As the federal government tries to slash some \$50 billion from the federal budget over five years - just a meager 3 percent of the \$1.6 trillion in deficits projected for that period - Walker thinks we could be in the worst fiscal crisis since 1983, when Social Security teetered on bankruptcy.

Without major spending cuts, tax increases or both, the national debt is expected to swell to more than \$3 trillion through 2010, to \$11.2 trillion - nearly \$38,000 for every American.

The interest alone - \$561 billion by 2010 - could probably fund universal health care. Instead, it is going to our nation's debtors.

Yet with such a huge bill on the horizon, we are still demanding that our next president solve our health care crisis. And our candidates are responding with plans they hope will stabilize costs for those who are fortunate enough to be insured and create opportunities for all Americans to have access to competent and immediate health care.

In our corner of the country, the New Jersey Association of Health Underwriters spends much time discussing this topic. After all, there is no one who knows more about health insurance. We are the ones who meet every day with the consumers and the insurance carriers.

Health insurance brokers are the ones called upon when someone is standing at the pharmacy counter and wondering why their prescription is no longer covered. And, we are the ones who sit in lengthy meetings with insurance carriers, staring at PowerPoint presentations, as they reiterate why costs are rising once again for our clients.

For an honest and accurate discussion about health insurance, our elected officials and political candidates need to rely on health insurance brokers. We cringe at the thought of our next president stepping into office with the misperception that his or her health insurance solution "won," and more importantly, that this country can actually afford to implement it.

As far as health care, our political system has descended far beyond political rhetoric and empty promises. Our country simply cannot afford another four years of increased costs and inaction. To that end, health underwriters need to have a seat at the table during this election season to ensure the proper perspective is shared and that lofty campaign promises are brought back down to earth.

Joan Fusco of North Brunswick is the legislative chair of the Central Division of the New Jersey Association of Health Underwriters

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