

Ten Steps to a Patient-Friendly Health Care System

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We have a health care crisis because doctors, patients, employers and employees are trapped in a wasteful, broken system that is often only a little better than government-run health care in Canada. To solve our problems, your doctor needs the opportunity to produce higher-quality, less-costly care. As a patient, you need access to services you are not now getting. At the workplace, you need access to health insurance that costs less and gives you more. With appropriate changes in federal policy, we can do the following:

1. **Free the Doctor:** Your doctor will be able to act as *your* agent rather than the agent of your insurance company, your employer, or the government, and help you make the best purchases of drugs, tests and specialist services. Your doctor will be able to communicate with you by telephone and email and provide other services that today's insurance won't pay for.
2. **Free the Patient:** You will be able to manage more of your own care and more of the money that pays for that care, instead of having all your health care dollars controlled by your insurance company, your employer or the government. You will also be able to purchase services you do not now get (e.g., telephone and email consultations and house calls) and avoid paying for services you don't want or need.
3. **Free the Employee:** Your employer will be able to help you obtain health insurance that is portable — going with you when you change jobs.
4. **Free the Employer:** Employers will be able to make a monthly fixed contribution to make the premium payment for your personal health insurance.
5. **Free the Workplace:** Employers will be able to give their employees choices between taxable wages and non-taxed benefits. If you are covered by a spouse's plan, you will be able to obtain higher wages instead of duplicate coverage. If you are a part-time worker, you will be able to trade less pay for benefits you currently don't get.
6. **Free the Uninsured:** If you must purchase your own health insurance, you will get the same tax relief that is currently given to employer-provided coverage.
7. **Free the Kids:** Children who have lost their private health insurance because of the lure of a free State Children's Health Insurance Plan (S-CHIP) will be able to return to the private sector where access to care is much better. If you qualify, the money S-CHIP now spends will be available to you to help pay for private insurance.
8. **Free the Parents:** Instead of having one parent on Medicaid, another in an employer plan, and a child on S-CHIP, public dollars will be used to help enroll all three in one private-sector, family-friendly plan.
9. **Free the Chronically Ill:** Health plans will be able to specialize in treating such conditions as asthma, diabetes, cancer and heart disease. If you are chronically ill, these plans will compete to meet your special needs and they will be rewarded based on their success.
10. **Free the Early Retiree:** Employers will be able to help retirees who are not yet old enough for Medicare to obtain low-cost, high-quality health insurance with untaxed dollars — just as they do for their active employees. You will be able to pay your share of the premium with pre-tax dollars as well; and the insurance will be owned by you.

A more complete discussion of how to produce these changes is at John Goodman's [Congressional Testimony](#).