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Cost, patient choice are top health concerns

By Dr. Andy Harris If there is any message that has come from the last few weeks of town hall meetings throughout the country, it is that the American public is unhappy with how health care reform is being approached by Congress.

As the only physician in the Maryland state Senate, I know how legislatures approach health care issues. Politicians are usually tone-deaf to those who know the most about the issue: patients and their health care providers.

What's going on now is no exception: No one appears to be listening to what people are asking for in health care reform. We all do, in fact, want reform but not the over-reaching measures that have been promoted in the current bills. We have to strengthen and broaden individual decision-making.

Serious efforts to bring down the cost to families while preserving patient choice should include several elements.

Before I get into specifics, there are a few things I think we can all agree on: covering those who can't afford insurance, lowering costs, making sure you don't lose your insurance if you change jobs and covering pre-existing conditions.

In addition, in areas like Maryland's Eastern Shore, we need to address the need to bring more quality physicians to areas that don't have major hospitals in order to increase health care quality. These are commonsense goals that will go a long way, offer real reform and don't require a government takeover of our health care and medical decisions.

- Tort reform. Just as liability concern drives up the cost of virtually every business in America, it drives up the cost of health care for everyone. Obstetricians and neurosurgeons in some states pay malpractice insurance premiums in the hundreds of thousands of dollars, which is passed on to the patient and insurers -- and limits access to those physicians. Try to find an obstetrician in a small, personal practice anymore.
- Bring market forces to bear on health care purchases. Americans are used to making price/value judgments in almost all their purchases every day. Health care purchases shouldn't be treated any differently. Patients should know the cost of services. (How many of you who have had an MRI can say what your procedure actually cost?) Provider quality information should be made readily available to patients (consumers). Any reform should encourage price and quality transparency.
- Bring market forces to bear on health care insurers. Creating a health care "exchange," one of the better ideas included in House Bill 3200, creates affordable, accessible and portable insurance for millions of Americans. An "exchange" would allow everyone to choose their health care insurance from a broad range of options -- just like federal employees and Congress do right now -- and allow their employer to help pay for it. Competition among insurers would bring down the cost of health care insurance, just as it brings down the cost of car or homeowners insurance. People would have a health care insurance policy they can call their own. They could choose one that exactly fits their

families' needs and their budgets, be able to take that coverage with them from job to job and be able to "fire" their insurance company if it doesn't treat them well.

- Provide tax deductibility for all health insurance purchased, not just that provided by employers. This, combined with the health care "exchange," will bring down the actual out-of-pocket cost of insurance for those who have to buy their own, such as farmers, sole proprietors and small businesses. For those who still couldn't afford even the most basic plans, tax credit subsidies can be made available.
- Expand the availability of high-deductible ("catastrophic") plans combined with roll-over Health Savings Accounts. These products could allow for substantially reducing the cost of everyday health care expenses, with those savings passed on to patients. They could be designed to encourage wellness programs that could save even more in the long run.
- Encourage technology to provide higher quality with lower cost. Everyone should have an electronic copy of their entire medical record. That would not only save the cost of duplication when going from one physician to the next, but it would avoid errors in handwritten records and prescriptions.
- Deny any new health care entitlements to illegal immigrants. The costs of providing care to needy Americans through Medicaid is already threatening to bankrupt state governments as well as the federal government. We have to provide everyone care in true emergencies, but that's where we should draw the line.

These reforms would address the demand for portability, personal ownership, affordability and accessibility. They protect patients' rights and preserve the doctor-patient relationship and focus on putting patients and their families first, not politics. Let's take the time to get it right -- after all, we are talking about the health care of a nation that enjoys the finest health care in the world.

Harris is a Republican state senator representing Baltimore County and a candidate for the 1st District congressional seat. -- Editor