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To The Editor:

Consider how one of America's current public options, Medicare, fits into our health care system. Their reimbursement level to hospitals and doctors is 15-20% less than private insurance. Many doctors choose not to accept those patients because they know they cannot keep a viable practice with such low fee schedules.

Hospitals and physicians are forced to shift those costs to the private market. Private insurers must cover their costs so it's inevitable that prices will rise. Government plans can price themselves well below the true costs and operate at a deficit, but even the government can't operate at a deficit forever. Medicare's hospital insurance trust fund is projected to become insolvent by 2019 as reported by the Washington Post.

A socialized health care plan may sound like a great idea to Americans, but another government run health plan is not the answer. Many states including Indiana have other alternatives for uninsured in place such as a high risk pool for people with chronic conditions, SCHIP for children and Healthy Indiana Plan for families.

We need to work together to find meaningful, long term answers to our health care conundrums through lifestyle changes (especially for Hoosiers who have very high levels of smoking and obesity), constraining medical costs through best practice guidelines, electronic medical records and evidence-based medicine and tax equity for individuals and the self-employed. The vast majority of Americans are happy with their employer based insurance and we need to make sure we keep private insurance an option in the future.

Jill Ross Dear

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