

The Best Obamacare Alternative We've Seen Hasn't Been Discussed by Either Political Party

January 5, 2017 - The GOP has made clear that repealing Obamacare is one its priorities for the first days of a new Trump administration. In fact, legislation was put forward yesterday to move the repeal forward; and likely to be complete sometime in February. But along with repealing the law, there has also been talk of a replacement. So far, the ideas coming out of congress for Obamacare's replacement have been sketchy and primarily seem to focus on healthcare savings accounts and the ability to buy insurance across state lines. But the best plan we've seen for reducing healthcare costs and improving service comes from the former president of a Florida hospital. We think congress would be well served to take a look at his suggestion.

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Health insurance doesn't work like any other insurance policy. Just think about it. When you get into an automobile accident, you don't have to find a body shop that is "in-network." You can go to any body shop you choose. Furthermore, the body shop will provide you with a price for work on the spot. If your insurance won't cover all of the charges, you are free to negotiate directly with the shop, or to find a new shop.

A similar scenario would be true for homeowners insurance. When your home is damaged in a fire or other disaster, your insurer will tell you how much they will pay and you are free to choose anyone you want to do the work.

But health insurance is different. In the first place, doctors, hospitals and clinics don't usually publish their prices. Instead, if you ask how much something costs, they will ask you who your insurer is. The goal is to get you or your insurer to pay them as much as they can squeeze out of you. This is a predatory pricing technique that would never be tolerated in any other industry.

Former hospital president Steven I. Weissman wants to change this. He started a petition on Change.org in an effort to get congress and the incoming administration to mandate healthcare providers publish their rates. This would allow consumers to shop for services and would force healthcare providers to offer competitive pricing. This would drive down prices and it would also eliminate any need for provider networks.

Weissman's petition was signed by more than 104,000 people and on Wednesday it was delivered to the Trump Tower in New York. We hope the new president will see what we see in this proposal; the ability to improve American healthcare and drive down costs for consumers at the same time.

You can see an interview that Weissman did with Tucker Carlson on this subject, below.

by Jim Malmberg

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