

Thompson: Health care can't wait

Contributed by Congressman Mike Thompson
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Congress must act quickly to pass health care reform — the bottom line is we can't wait any longer. Across our country, 14,000 Americans are losing their health care coverage every day, joining the 46 million who aren't covered by health insurance.

I'm as worried as anyone about how we're going to pay for this overhaul. But the cost of doing nothing is even greater. We must address the lack of access, and the crippling cost of health care that is hurting our families and our economy.

The United States now spends twice as much per capita on health care than almost any other nation, and our outcomes are worse.

Spending on doctors, hospitals, drugs and other health care costs now consumes more than one of every \$6 we earn — that's approaching 20 percent of our country's gross domestic product.

The growing costs to employers, estimated at 5 percent in 2008, have forced many businesses to cut back on benefits.

It is even worse now during tough economic times. Before the economic downturn, 62 percent of all personal bankruptcies in 2007 were the result of unaffordable medical bills. What's astounding is that three-fourths of those debtors had health insurance.

According to the numbers alone, our system is broken.

But the health care issue is about much more than just numbers.

I've heard from countless folks in our district who can't afford health care, or are struggling to come up with the money to pay their rising premiums.

One constituent likened her health care bills to a second mortgage. Her middle class family has been paying nearly \$15,000 a year for health coverage, which is not uncommon. She's had to cut back on paying for other things in order to afford to keep her family insured.

Her story — and others across our district — underscore the need to act quickly to make sure that all families have affordable access to the care they need.

There is widespread agreement that something must be done. But as is usually the case when making public policy, the devil is in the details.

Changing our health care system will be very difficult, and much compromise will be necessary. No one will get everything they want and after it is done there will be more reform to do.

The American people want health care reform, but at the same time are afraid of losing what they already have — if they already have health care coverage. They want access to quality health care but are most concerned with being able to afford it. Of those who have insurance, few are interested in shifting from an insurance industry bureaucracy to a government bureaucracy.

We need to make sure that people who are happy with the coverage they have can keep it. We need to make sure that the American people will be able to keep their doctors and have a say in their health care decisions.

But we must expand the options, so that Americans who don't like their plan, or don't have health care coverage, have a choice. And we can't afford to wait for an arbitrary "trigger" to be pulled to put this reform into operation. If that is part of the bill, reform likely will never happen.

A public plan that provides true competition will be an important part of this reform. According to data from the Kaiser Family Foundation, a widely respected nonprofit health policy research foundation, nearly two-thirds of Americans agree with me that we need to make sure that all Americans have access to affordable health care by providing an alternative to the private insurance options that are on the market.

We must ensure that every American has health care coverage, regardless of pre-existing conditions, and that we have adequate protections in place for the doctor-patient relationship.

And we must also make sure that people can keep their coverage if they change jobs, get divorced or their employer changes their options.

By streamlining health care, reducing fraud and abuse, ending unnecessary testing, discouraging overutilization, investing in smart reforms and emphasizing preventive health care, we can significantly bring down the cost of health care.

In addition to working for these changes, I'll also push to expand access to telemedicine, which provides easier access to health care for people in underserved communities.

We also can make significant cost savings by encouraging more collaboration and patient-centered care by doctors. Rather than paying doctors for the volume of procedures they perform, we should reward them for keeping patients healthy.

Reform won't be easy, but it is urgent that we act now to make sure that all Americans can access quality, affordable health care.

For the families in our district, and families across the country who can't afford to go to the doctor or can't afford the medicine they've been prescribed, it's more urgent than ever that we reform our broken health care system as quickly as possible.

Congressman Mike Thompson (D-St. Helena) represents District 1 — which includes Lake County — in the US House of Representatives.