

Healthcare Reform Solved

The healthcare debate has been framed in such a way that there can be no winner except perhaps the industry itself. The cause of reform regardless of the party involved has been built upon a false premise. Think about our medical model and you will see we go to the doctor when we are sick. He gets paid because you have an illness. His incentive and it follows the incentive for all the pharmacy and medical equipment manufacturers is to keep you in the limbo between death and functional but still sick. It is no ones fault because the people in the model are educated to believe that is all that is possible and until someone breaks out to try something better this is where you will stay. Because prevention and only basic care is possible by self care you must pay what is asked for all the professional services.

I propose you pay the doctors when you are well and stop payments when you get sick. Now the incentive is only to maintain your health or restore it. The insurance carriers and government already know historically exactly what part of the overall healthcare cost is used by the various compartments so to extend this going forward is easy. I believe the insurance carriers have more than enough data to sort out the groups to arrive at this number. As an example, let us say the primary doctor historically has been paid 12% of overall funds he then would receive that amount for every person in your group who signs up under him for a one year care plan. You do this to all the parties involved. The insurance carrier would forward a check to cover all the people signed up under his office and he would then provide what ever medical support was needed at his level. In summary, your personal physician would get a check each month for you and he would be responsible for all your primary care needs regardless of how many times he saw you or how much time he must dedicate to your health. He has an incentive to keep you healthy and out of his office. The specialists he refers to would be under a similar situation as would be the local hospitals and so on. You could take it a step further and pay him all the supporting or specialists fees and have them get paid by him. This would insure he only ordered what was necessary. Costs would go down quickly because there would be little to no review process and billing would be simplified overnight. This is, of course, a simplification but it demonstrates what is clearly possible.

The country would be healthier, costs would be contained and they would go down over time because the incentive was to support health not illness. It is always easier and cheaper to prevent an illness than to treat it. I am sorry I am not a politician so you are going to have to imagine the other 1,998 pages.

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