



The Rocky Road to Healthcare Reform

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In the few weeks since my first article, the outlines of healthcare reform proposals are becoming clearer. In Washington, the House version for reform is a massive document of about 1000 pages, mostly still unread, which provides for a "public option," in which the federal government will compete in the health insurance markets. The costs of the House proposal are immense, and estimates range from \$1.0 trillion to \$2.0 trillion over 10 years...but what's a trillion dollars these days? Ominous, but as yet unsubstantiated, are opponents' claims that the House version will spell the end of private healthcare companies, lead to draconian rationing of care, and spell effective euthanasia of elderly patients. Ouch!

As the outlines of reform became clearer, the opposition began to solidify amid some interesting alliances. Some physicians, predictably, objected to nameless bureaucrats getting between the doctor and the patient. "Blue dog" democrats, largely elected from conservative districts, howled about the cost of the programs and measures, such as taxing the wealthiest Americans to pay the bill. Even labor unions took umbrage at the prospect of taxing employer-paid health insurance premiums, since generous health coverage had been won for employees in decades-long, arduous battles between labor and management.

Other opponents cry foul in reforming a health care system that, with its faults, is still the envy of many nations. Patients still come south, go north, and fly across the big oceans to benefit from the best of America's doctors and hospitals. Few Americans leave our shores to seek care in foreign lands. America's medical research is still premier, and good healthcare is available to at least 85 percent of Americans. These opponents loudly cry that the problem is with healthcare insurance...not with American healthcare. Why, they ask, must we perform radical surgery on a system that, even with its problems, is working for over three-fourths of our citizens? These opponents worry that tighter controls on medical spending, orchestrated by another Washington bureaucracy, would inevitably dampen our ingenuity,

stifle research, and discourage current and future physicians. This, they say, would lead to shortages and, ironically, greater costs than less comprehensive options.

With suitable caution against putting too much stock in national polls, the consensus in the last 3-4 weeks is that President Obama has been slipping in overall favorability. Drilling deeper into poll questions on healthcare reform, it seems that many Americans "feel strongly both ways"...they want healthcare improvements (especially better access for all), but they don't want to pay for it! Perhaps feeling the blowback from these polls, Senate Majority Leader Harry Reid has announced that the Senate will take its time debating and voting on reform proposals...clearly a disappointment to President Obama who wanted a much quicker legislative process.

Some commentators criticize the president for a lack of leadership. Their theory is that Mr. Obama learned the wrong lessons from the Clinton era attempt at healthcare reform in 1993. That Clinton effort, largely formulated in secret with dozens of powerful stakeholders, was soundly rebuffed in both houses of Congress and met an ignominious defeat. President Obama, it is argued, wanted to avoid a similar fate by having Congress create the reform proposals and thus have "ownership" of the finished product. The problem it seems is that there are too many "owners" involved in the process, and the in-fighting has spawned countless pork projects and paybacks to political supporters. Now, with a somewhat weakened mandate for reform, in the midst of a still sour economy and a more cynical populace, the certainty of a massive overhaul of the healthcare system is, well, less certain.

And so, in the waning days of July 2009 there are still many questions. Will there be a watershed healthcare reform bill passed which affects essentially all Americans? Will there be a bill, hailed as a great achievement, which simply creates change around the edges of the healthcare system but "punts" on the bigger issues? Or, will healthcare reform die a slow death in the houses of Congress because of diminishing political capital of America's leaders, a more vocal and combative opposition, and a powerful, aroused citizenry fast losing its trust in the promises and allurements of more "big government?" Regardless of the outcome, we live in historic times!

I cannot close this article without a reminder that knowledgeable, trusted, and caring agents and advisors have helped steer millions of citizens and corporations through the minefields of the healthcare insurance world. For many decades, The American College has helped educate those professionals and will remain their strongest advocate. My hope is that however "reform" appears in the next few years, the trusted advisors, especially those equipped by The American College, will see their best days ever!