

http://DouglasDrenkow.com/market4c.html

Healthy, Wealthy, & Wise: The Public Option as the Best Insurance of Health Care Coverage and Cost Control

A DailyKos.com Dairy Entry, a My.BarackObama.com Blog Entry, An OpEdNews.com Article, and an E-Mail to Progressive Activists October 7, 2009

In order to assist other progressive activists in moving health care reform—including a public option—forward, I have prepared a report entitled *Healthy*, *Wealthy*, & *Wise: The Public Option as the Best Insurance of Health Care Coverage and Cost Control*.

As indicated by its Executive Summary (below), this report includes comprehensive (searchable) content, commentary, and hyperlinked references. You may download it in Microsoft Word format here ...

http://douglasdrenkow.com/docs/healthy.doc

If you have trouble downloading the file, I can email it to you as an attachment (less than 1 MB in size).

I hope that by virtue of its thorough and comprehensive examination of the medical, economic, and political dimensions of our health care problems and proposed solutions, the information in this report will lead any reasonable person to conclude that of all the plans being considered by Congress with significant public support as well as any realistic chance of being passed, the public option is the

best means of insuring health care coverage and cost control.

EXECUTIVE SUMMARY

After examining the nature of the costly, lifeand-death problems in the current U.S. health care system—and the economic and political forces aligned against changing the status quo we consider the various solutions—individual mandates, government subsidies, Medicare savings, increased revenue, and the Exchange being advanced by President Barack Obama and by Democrats in both the House and Senate.

In particular, we focus on the "public option," a Medicare-style program proposed to compete with for-profit plans in the Exchange market, for those without employer-provided health insurance. The Republican and insurance company opposition to the public option is contrasted with polls showing public support for the plan. Various parliamentary maneuvers that Senate Democrats might employ in order to pass a health reform bill with a public option—"commit to cloture," promoted by Sen. Bernie Sanders (I-Vt.), and "budget reconciliation,"

possibly requiring a heroic stand by Vice Pres. Joe Biden, as President of the Senate—are discussed in detail, as are their political ramifications.

Alternatives and adjuncts to the public option being offered by Sen. Thomas Carper (D-Del.), Sen. Olympia Snowe (R-Maine), Sen. Kent Conrad (D-N.D.), Sen. Max Baucus (D-Mont.), Sen. Maria Cantwell (D-Wash.), Sen. Ron Wyden (D-Ore.), and others are also examined, each with unique advantages and disadvantages.

Lessons are drawn from the experiences of two states, Massachusetts and Hawaii, and two nations, Switzerland and The Netherlands, that are often cited as examples of where the U.S. health reform is headed, given that those systems were also based on private insurers, not a single-payer system, which is also discussed.

Finally, by considering everything that has been presented—the costs of inaction; the medical, economic, and political costs and benefits of the various solutions being deliberated in Congress; and the limited success of market regulation to control costs in other nations—we come to two important conclusions:

- Current U.S. health care reform efforts will probably result in almost universal coverage, the number one concern of Americans.
- As demand for health care insurance, services, and products increases with more people insured, the best way of controlling costs—among the solutions having public support and any realistic chance of being

passed by Congress—is to include a public option among the choices in the Exchange.