

# Health Care Symposium -

1. Next to economy (Health care) is one of the most critical <sup>issue</sup> at least it gets lots of lip service - It got a senator from Pa. elected
2. much Talk about - • health care costs out-of-control
  - Dr's blame the ~~System~~ - lawyer blame Dr's - Consumers blame insurance coverage and Dr's cost everybody blames the law makes - employees blame employers for making them pay more & receive less coverage consumer's fear losing job or changing job - because they won't have health insurance because of the pre-existing condition <sup>from</sup>
- 3 Facts - 1) As a percentage of GNP - health care increased 5% in 1960 to more the 12% in 1990. <sup>-14% in 1992</sup> Per capita expenditures have risen from \$140 in 1960 to over 2,500 in 1990.

There is no right level of spending on health care - right level is what people want to spend. ~~Health~~ ~~the~~ <sup>Are the</sup> choices must be informed, that service is provided in an efficient, competitive manner that individual have access to care

2) public wants change in health care but doesn't want to pay for it - health care is expensive. no silver bullet

3) characteristic in our society increase the cost

drug approval - longest in world

we ~~have~~ <sup>are</sup> one of the most violent societies on earth

we demand immediate access to high technology care

we do not ration care - we take heroic measures to lengthen life

we have poor nutrition & fitness habits

incidence of ~~the~~ infant deaths highest in ~~most~~ <sup>major</sup> developed nations

4. health care triangle  $\Delta$  affordability  
quality

5 What about other national health care systems

Canada - costs escalating - ? as to quality -

6. To-might we can't solve the problem but we can <sup>exchange ideas</sup>

- helping to make insurance available at fair price to small business
- provide portability of basic insurance - from job to job -
- encourage managed care
- reform medical malpractice
- reasonable personal choice of Dr's.

Were here to hear from you

Child Health Care Plan

100% forgiveness to Dr's - usual.

Choices -

1. Nat'l health plan - play or pay - businesses required to offer private health insurance or contribute to a govt program that would cover employers - those who are unemployed or work-part time would be enrolled in the same govt program financed by taxpayers - (PAY or PAY)

Carey's plan

2. A national health plan <sup>single payor</sup> financed by taxpayers in which Americans would get their insurance from a ~~the~~ single govt plan - National Health Insurance

3. A national plan which would offer lower income uninsured Americans an income tax credit and middle income Americans an income tax deduction to help them purchase private health insurance - (TAX CREDITS)

4. A basic health plan for all and one where additional benefits would be optional and for which there would be additional premiums

Why would we choose to replace the most expensive health care system with 2<sup>nd</sup> most expensive - Canada's.

Comparison of IRS efficiency of Post Office Health Care Sullivan - Spent health maintain.

of Canada's system is so good, why are Dr's flying south

△ - access, affordability, quality -

no silver bullet -

Expensive - can not be

77% <sup>of PWS</sup> believe that employers should be required by law to national provide health insurance coverage for employees

business community driving force behind current national

has health dialogue on health care - Reason 87% of Am population has health care + 70% receive it as a benefit of employment

~~1980~~

1980 - average Am - spent \$260 on physician service

1980 - " " " 459

between 1970-1989 - U.S. spent 11.8% of national dollars on health care

W. Germany - 8.2% - Japan - 6.7%

Bottom - how do you want your medical care determined by govt - Ya or Na

we must be careful not to take a manageable problem as a success story + turn it into a <sup>major</sup> disaster

Fearful that a quick fix will make it worse

# Health Care

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1. Access, Affordability - Quality  $\Delta$
  2. Proposed cuts at Medicaid reductions - hurt poorest & most vulnerable.
  3. CON - Certificate of need.
  4. medical share of GNP is already more than 13% will rise 18% by end of <sup>decade</sup>
  5. Long Term Care
    - 1) Medicare does not cover custodial care
      - " requires a 3 day hospitalization
      - " will cover at most only 100 days of care
    - 2) Medicare pays only 3% of all patient days annually
    - 3) nursing homes care for only those who need care - frail, elderly -
- Cuts
3. nursing homes have lowest increases of any health provider over past 15 yrs.
    - nursing home cuts comprise only 23% of welfare budget.
6. Results of Delaware Valley survey - 12,300 -
    - want health care \$ redevoted to make better use of fed. \$
    - favor freedom to choose their Dr & hospital
    - favor limits on pain & suffering awards & malpractice cases

- Survey 1) respondents favored employer "pay or delay" system in which employees either provide health ins. or pay into a general fund -
- 2) supported tax credits or tax deduction for health insurance payments
  3. favored co-pay or higher co-pays for better health insurance
- nurses -

Next to economy - (health care) thought to be one of most critical issues

talk around table - health care cost out-of-control

employers making us pay more - far less change  
too much paper work - too many delays are built into system  
if I lose my job - > won't have health insurance -

don't talk about -

- ration health care
- personal behavior that leads to illness
- impact on quality care associated with cost reduction

# Health Care Issues ~~buzz word~~

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1- Lupus - May 1992 secured House approval for hearings

on Lupus - HR - 241

Chronic disorder of immune system which can affect skin, joints, nervous system, kidneys, heart, + other organs affect 1 of every 2,000 Americans and strikes women 10 times more than men - disorder with serious consequences, yet many persons are unaware of it + the symptoms that accompany lupus.

2- HB 1704 - Dr. Drew McClelland - passed H - 195 - 3

regulating tanning facilities - melanoma registration of people operating tanning facilities - requiring certain warnings be given and safe guards to be taken - providing for penalties



31 HB - 729 - Suggested out of Medicaid Committee -

4 - Health insurance demonstration projects to provide access to health care for medically indigent.

medically indigent defined as those persons who have no public or private health ins. benefits and whose annual income is less than 150% of federal poverty level for a family of 4. Fed. poverty level - \$18,150 - family of four.

designed to determine cost-effectiveness of providing health care

1. coverage for primary health-care & preventive services
2. coverage for inpatient health care services
3. a managed health care program -
4. a Medical Assistance buy-in program

Currently - 1 million uninsured Pa - 700,000 fall below poverty level -

HB 729 - seeks out new way of dealing with serious health problems

4) Health Care for 300,000 Pa. children - who don't have private health care +  
cigarette tax - raise 20 million - don't qualify for medical benefits

Cost  
4 M.  
Maryland

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