

First, I am for Health Care Reform, but not in the manner of Democrats and Republicans. The Democratic version seeks to do the following:

1. Nationalize, other words, create another arm of government that will need to be funded by tax payers (working Americans)
2. Provide health care to all working and non-working (we understand some cannot work)
3. Create a payroll of professionals to include I am sure, bonuses, licensing and continuing education (typical government expenses)
4. Service would be on who's demand and what quality? I have seen too many times a payroll provide little service for the compensation received.
5. Increase dependence and bigger government vs the loss of Independence and smaller government.
6. Reduce Private Insurance costs on the companies own accord? Doubtful

The Republican counter measure was to say the least very capitalist at best:

1. Give tens of thousands of dollars to the states that they can subsidize the insurance companies thus driving down premiums.?
2. Give another 25 billion to the states to subsidize catastrophic claims that the private insurance company can lower premiums.
3. No requirement to insure everyone
4. No requirement to lower premiums.
5. Claims not to raise taxes.....where does government get their money?
6. Lets see, we pay taxes that go to a insurance company and we pay premiums too.....what a deal for the Capitalist who has to work less and make more!

Ok, I am a little bewildered, that plan gives money to private insurance companies who already are making billions in profits to lower their overhead and they are expected to lower premiums? Really?

My way of thinking is this, neither plan promotes freedom or self-reliance on either the citizen or insurance company. Let's get to the root of the health care dilemma, lets bring new options to the table.

I think the key points to resolve are:

1. Create jobs, get people to work.
2. Tort reform
3. Remove the barrier of preexisting conditions based on condition. Use Medicaid to leverage the costs for certain conditions. (Conditions to be defined in regulation).
4. Re-engineer the private insurance company entity. Write the rules and regulations regarding overhead, operating and profit and require structured plans for both routine medical and catastrophic plans.
5. Remove the interest of the Health Care providers from the Insurance realm and re-engineer the business entity with an approved schedule of fees submission.
6. Remove the pharmacy barrier and their insurance interest to allow better competition.
7. Remove antitrust laws allowing for more competition.
8. Better use of tax dollars would be to remove the secondary and tertiary business expenses such as buildings and equipment and make them community property. Lowering the cost of overhead to lower the cost of care. This tax dollar could be realized by reduced ancillary service costs.