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To Solve the Health Care Crisis, Presidential Candidates Need to See the Big Picture

A health insurance professional's look at the presidential candidates' stand on the health care crisis.

/24-7PressRelease/ - WESTFIELD, NJ, January 14, 2008 - As a health insurance professional, I join with millions of Americans across our country in closely watching the Presidential campaigns this year and the countless proposed solutions to solve our country's health insurance crisis.

It seems as if each election cycle presents an opportunity to put spiraling health insurance costs and access to care on the front burner. With 47 million uninsured Americans and climbing, according to the U.S. Census Bureau, our elections system forces candidates to provide sound-bite solutions to one of the most complex issues facing our country.

We've already heard plenty of well-intentioned opinions, debates, and perspectives from Republican and Democratic candidates alike- although none of these candidates has really told me - or my colleagues within the health insurance industry - where the funds will come from to truly resolve this crisis.

Nationally, here's where we stand now:

- The cost of providing health insurance for workers rose again in 2007 to nearly \$8,000 annually per employee, prompting more businesses to drop or reduce benefits, according to the National Survey of Employer-Sponsored Health Plans. The costs in our region are even greater.
- Costs increased by more than twice the rate of inflation last year, even after businesses shifted more expense to employees and their families.
- Americans spend twice the amount on health care in comparison to persons in other industrialized countries, but have more difficulty seeing doctors, are the victims of more errors and go without treatment more often, the Commonwealth Fund reported in Health Affairs, a journal.

Some leading Presidential candidates are talking about universal health and the potential requirement for all citizens to maintain insurance at astronomical costs. Other candidates are calling for a more streamlined health care system that further erodes benefits and limits access as their "answer."

The reality is there is no magic pill to solve the health care crisis. And it is disingenuous for our candidates to position their voter-tested sound bites as the "quick solution." What is sorely missing in this debate is a discussion about how health insurance relates to the bigger picture of issues including funding, access, and quality of life.

We have recent been told of the "fiscal hurricane" on the horizon from U.S. Comptroller General David Walker, the nation's top auditor. Before we can even formulate solutions to health insurance, we must be cognizant of the imminent retirement of our Baby Boomers generation, whose promised Medicare and Social Security benefits are expected to substantially deplete the federal budget in coming decades.

Without major spending cuts, tax increases or both, the national debt is expected to swell to more than \$11 trillion by 2010 — nearly \$38,000 for every American. The interest alone - more than \$500 billion annually - could probably fund universal health care. Instead, it is going to our nation's debtors.

Yet, with such a staggering bill on the horizon, we are still demanding that our next President instantly solve our health care crisis. And our candidates are responding with plans they hope will stabilize costs for those who are fortunate enough to be insured and to create opportunities for all Americans to access competent and immediate health care.

In our region of the country, the New Jersey Association of Health Underwriters, insurance brokers and consultants spend much time discussing this topic. Along with medical professionals, these are the persons with the greatest knowledge about health insurance. We are the ones who meet every day with the consumers and the insurance carriers.

Health insurance brokers, consultants and related professionals are the persons called upon when someone is standing at the pharmacy counter and wondering why their prescription is no longer covered. And, we are the ones who sit in lengthy meetings with insurance carriers and PowerPoint presentations, as they reiterate why costs are rising, once again, for our clients.

For an honest and accurate discussion about health insurance, our elected officials and political candidates need to better engage the professionals within the industry for a true dialogue and reform. We cringe at the thought of our next President stepping into office with the misperception that his or her health insurance solution "won" and, more importantly, that this country can actually afford to implement it.

A true dialogue on health care reform must include the stakeholders and professionals whose knowledge and experience ensure that lofty campaign promises are met with sound reason and balance. Providing brokers, consultants and other insurance professionals a seat at the table in this critical debate cannot be ignored. And the only thing worse than the quick fix would be four more years of increased costs and inaction, without the production of comprehensive solutions for this most critical issue of health care.

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