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Rational Health Care Reform

The current policies proposed in Washington would result in a government takeover of the health care system. These policies would remove all decision-making concerning personal healthcare matters.

There is agreement on many of the problems that plague our current system. They are a lack of accessibility, portability and affordability. The elements to a viable solution would address these issues, yet maintain quality and individual empowerment. They include:

- Create tax equity by equalizing the tax treatment between employer paid health insurance and individual health care plans. Currently, employer provided insurance is paid with pretax dollars and individual health insurance is not. Replacing the current tax exclusion with a system of universal credits would make personal, portable plans market-driven and lower their costs. The government could then direct health insurance savings to help poor individuals and families, as well as those with preexisting conditions, purchase private health insurance.

One type of insurance that has proven to reduce costs is to combine health savings accounts with a high deductible health insurance plan. Typically, money not

spent in one year (in the health savings account) rolls over to the next year and can grow over time. This creates an incentive to spend these dollars much more carefully. The premium cost for the insurance component is significantly less expensive.

- Deregulate interstate insurance so insurance companies can compete across state lines. Health insurance should be able to be purchased from any insurance company in any state. Market based reforms would result, because costly government mandates are eliminated. Consumers could tailor their health insurance to their needs.
- Establishing medical malpractice reform would reduce health care costs. Defensive medicine (when doctors perform every conceivable test to protect themselves from malpractice suits) cost between \$100 billion to \$200 billion each year. These costs are passed on to patients through much higher prices for health care. **Higher prices for health care causes higher prices for health insurance.**
- Enact medical record-keeping through use of health information technology. Today, a card no bigger than a credit card can hold your entire medical history. This allows doctors and hospitals to instantly access needed medical information.
- Adopt a healthy lifestyle. Unfortunately, many health related issues are self-induced. Cardiac disease, diabetes and obesity are often preventable if proper diet, moderate exercise, not smoking and other positive lifestyle choices are adopted.
- Ensuring patients take their medications. There are many wonderful drugs that help fight chronic disease and cancer. These drugs increase our longevity and allow us to live a better quality of life. Often times, patients don't

take medications as prescribed by their doctors contributing to \$290 billion a year in avoidable medical spending (including excess hospitalizations). The reasons for noncompliance vary from side effects, the challenge of managing multiple prescriptions, forgetfulness, reduced sense of need if patients don't feel any symptoms and cost. Poor medication compliance is a major roadblock to healthcare efficiency. Solutions to this problem include delivering better care to seniors by offering assistance in the elderly patient's home thus keeping them out of costly nursing facilities, patient education, simplify drug regimens, reducing the cost of drugs for chronic diseases and closer monitoring of patients to improve compliance.

Healthcare reform is essential. Whatever reforms are undertaken, it is mandatory that they be fiscally responsible. The result should not be a centralized, heavy-handed, massive, one-size-fits-all government system. Bureaucrats would ultimately control all healthcare decisions resulting in rationing and much higher taxes. Individuals and families should be able to choose their doctors and be the key decision-makers in their own healthcare.

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