



Commentary

Mi (My) Doctor and the Affordable Care Act

My wife and I recently changed doctors and it had nothing to do with the new health care law – the Affordable Care Act. We had differences with how effective our medical providers were and how they ran their practice that affected us, and we made a ‘choice’. For some of our friends and family members, no choice exists or is very limited because they either have no health insurance or poor insurance coverage, limited knowledge of options, and they fear that they will experience poor health or financial consequences.

Although it’s great to see the remarkable recovery and level of care that is obviously being given to Congresswoman Gifford, that level of care is far from normal for millions of Americans. It’s well documented that everyday people die, are injured, and experience physical, mental, and financial suffering from a health care system that is full of holes in the quality of care it provides. The reality is that many Americans, particularly low-income and people of color such as Mexican Americans and African Americans experience these problems more than we want to admit or even care about. Increasingly, a growing number of the ‘middle-class’ have lost their insurance and are also experiencing health and financial pain.

The new health care law is a bold effort to change the status quo that perpetuates the current quality of care problems and high costs we all pay for health care. For the last forty years we have tried to treat health care as a business no different from any other type of business. We failed to accept or understand that to access care, making decisions, and actually receive quality health care is not like shopping for groceries, a house, or any other merchandise we want and are able to afford. The results have been that doctors, hospitals, health insurance and pharmaceutical companies, and others in the health industry too often compete with each other in ways that hurt and do not improve care for everyone.

Adding insult to injury is the recent announcement by the U.S. Attorney General regarding the recovery of over 4 billion dollars from health industry fraud. Billions upon billions of dollars attributed to waste and fraud continue to be one of the prominent characteristic of our current health care system. Frankly, the health industry interest groups should stop talking about how they care for the ‘patient’, and start demonstrating that they can work as a team to improve the care we receive and the costs associated with it – wasn’t that part of what they were trained and professionally accountable for?

Most of us know of one or more friends and or family members who have had poor experiences with the health care system. If it were up to me we would have a “Medicare for All” type of health care system. I and many others tried to use our vote to make such a change. Now we are raising our voices to effectively implement the new health care law. The law targets many needed changes such as:

- Greater attention to a health prevention service focus, so that health problems will be prevented instead of waiting until the problem is so severe that more expensive treatment is needed.
- Access to basic and affordable health care for everyone,

- Improving the coordination and overall quality of care particularly for those with chronic health conditions,
- How we pay doctors and hospitals that supports better performance, and
- Consumer protections that eliminate pre-existing conditions and prevent exorbitant premium increase.

The law is not about a government take-over of health care, an unconstitutional mandate, or socialized medicine as some politicians in Washington and Austin and others would have you believe. Government can be bureaucratic and contribute to a problem, but it can also be responsible and provide accountability and leadership to insure equality and solutions. Calling the law “ObamaCare” to demonize and deflect an attempt to improve and create more accountability in our health care system is not helpful. Accountability includes challenging health industry providers and suppliers to explain why their health care costs are so high and continue to increase?

Those who want to repeal the health care law would jeopardize what has already been implemented:

1. Insurance coverage for over 1.25 million young adults that can now be covered under their parents health care plan up to age 26.
2. Free preventive care. Forty-two million seniors in Medicare and another roughly 41 million Americans with private insurance can now get free preventive health care services.
3. Protections for children and adults with serious illnesses. Insurance companies can no longer deny coverage to children with pre-existing health conditions, nor can they no longer cut off care for people with serious illnesses who need expensive medical care or impose “lifetime limits” on benefits.
4. More affordable prescriptions for seniors. This year, seniors are getting a 50 percent discount on brand-name prescription drugs and a 7 percent discount on generic prescription drugs while they are in the coverage gap.
5. An estimated 4 million small businesses, covering as many as 16.6 million employees, now eligible for a tax credit to help offset the cost of buying health coverage.

Some opposed to the health care law have proposed replacing it with policies like purchasing insurance across state lines, reducing so-called frivolous medical lawsuits, or providing opportunities to create health saving accounts. Such proposals may be helpful and of value to ‘some’ Americans. However, they will have limited impact in solving the real inequities in our present system - access, quality and health care costs problems encountered daily by millions.

My wife and I are fortunate to be in a position to have a choice about our provider and types of care we expect and receive, of which, millions of others do not. The new law provides an opportunity for everyone to be in a similar position. It will take years and not months to achieve, and we must all help to make it so. Equitable access to quality health care is essential in order to maintain good health because without it, opportunities to learn, work, earn a living wage and create wealth, and be a productive member of society are all diminished.