**ADDRESS**

**PNHP**

**FEBRUARY 27, 2018**

1. **Business background**
2. **Legislative experience**

* **Realization of human needs in the real world**
* **Staff to solve problems**
* **Health care-no answers**

1. **Current model for health care in the USA**

* **Rests upon business as primary provider**
* **Not sustainable**
* **Insurance based-non-profit & for profit**
* **Best health care system in the world – if have access**
* **Highest cost system of all developed nations**
* **Outcome barely middle of the pack**

1. **Why does government exist**

* **To do what we cannot do for ourselves**
* **Education**
* **Infrastructure**
* **Public services**
* **Health care**

1. **If not business – who?**
2. **Basic principles**

* **Universal**
* **Privately delivered, publically financed**
* **Free market – but shifted to providers**
* **Target cost**
* **Bulk purchasing**
* **Medical malpractice insurance**
* **Defensive medicine**
* **Let doctors and patients decide care**
* **Reward best practices**
* **Eliminate doctors administrative costs**
* **Remove insurance providers**
* **Administrative costs**
* **Marketing costs**
* **Cost of public relations & lobbying**
* **salaries**
* **Involve health care consumer**
* **Everyone pays**
* **Everyone benefits**

1. **Value and benefits to employer**

* **Lower cost for direct coverage**
* **Reduced administrative costs**
* **Simpler contract negotiations**
* **Ability to compete in labor marketplace**
* **Reduced costs for other insurance**
* **Workers comp**
* **Vehicle**
* **Liability**
* **Legal**

1. **Challenges**

* **Big government**
* **Government already provides nearly 50% of healthcare, Medicare, Medicaid, Military, Gov’t employees**
* **Counter false information**
* **Cost**
* **Form of public financing**
* **Rates of reimbursement**
* **Limits of reimbursement**
* **EIS**

1. **Special challenges to employers**

* **Multiple locations**
* **Out of state residency**
* **Self-insured**
* **Health care not previously provided**
* **Access**
* **Cost control**
* **Ability to recruit qualified employees**

1. **Legislation – HB 1688**