



News from

# Congressman Ron Kind

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## Health Care Coverage We Can Afford

*By Congressman Kind*

Every day, too many Americans worry about their health insurance. I've heard from educators across western Wisconsin, who are fortunate to have coverage, that insurance costs too much and often doesn't cover everything they need.

If we do nothing, we will continue to pay more and get less. Health care costs are expected to make up 18 percent of our national economy in 2009, 34 percent by 2040. It is the fastest growing area of spending in the federal and state budgets, adding to budget deficits and leaving a legacy of debt to our children. In Wisconsin, health care costs grew five times faster than wages in the last nine years, eroding the salaries and wages of workers. Rising health care costs cause 230 people in our state, 14,000 nationwide, to lose their health care every day. This is a unique American challenge in need of a unique American solution. We must do better.

We must lower the cost of health care and increase access to stable coverage. With the price of insurance constantly rising, costs are eating up wages and eroding the standard of living so many educators in our state enjoy. Reform will help control rising health care costs for the insured, guaranteeing that these expenses don't continue to consume a larger and larger share of incomes. In order to guarantee long-term affordability of health care, reform must also be completely paid for and not add a nickel to the national deficit, ensuring our country isn't driven further into debt as we seek to change the health care system.

We must also control the cost shift that is driving up the expense of health care for those who have coverage. Right now, the cost of covering the 47 million uninsured is shifted to those who have insurance in the form of higher premiums and more expensive procedures. Health care reform efforts would create a new national exchange, modeled after the SHOP Act - legislation that I have championed for years - to make health care affordable for small businesses, farmers and individuals. Through the exchange, millions of Americans, with the help of affordability credits, could buy affordable health insurance from a selection of private health insurance plans and a public option. All of the plans in the exchange would be completely transparent on the prices charged and the services covered so that consumers would be able to make informed decisions. Providing access to affordable insurance will ensure all Americans are covered and will prevent the cost shifting that adds about \$1,100 per year to a covered person's health care costs.

Currently, \$680 billion, almost one-third of the amount spent on health care every year, goes to tests and treatments that don't work. We can fix this with a health care system that pays for value over volume. Our current system pays for the number of procedures ordered instead of the quality of care provided; resulting in wasteful spending that doesn't help the patient. To reform this broken health care delivery system, I am leading the effort in Congress to change how we pay for health care - from one that is based on the volume of care to one that is based on the value of care given.

Fortunately for Wisconsin, President Obama is pointing to our providers as models of health care to lead the nation. Health care providers in our state are providing high quality care at one of the lowest costs in the country. In fact, our providers have formed a voluntary coalition to establish quality measurements to determine what does and does not work in our health care system. By collecting information through comparative effectiveness research, we will also be able to better inform doctors and patients about what works and what doesn't. This will help patients and doctors make decisions that will reduce the \$680 billion spent on unnecessary care given every year. In addition, health information technology and the implementation of electronic medical records will reduce needless errors and improve the efficiency and the quality of care given so that doctors across the country will be able to better and more cost effectively serve patients, just as we do here in Wisconsin.

Comprehensive health care reform cannot wait. In order to ensure the sustainability of our health care system, we must provide stable, affordable, and high quality health care to all Americans.