

I'm not a healthcare policy expert. Not by a long shot. The challenges facing healthcare in this country are enormous. While I may not have answers, there is no downside to generating discussion on alternatives. Feel free to comment on anything you feel is wrong with my suggestion.

The problem legislators are facing in their attempts to "Repeal and Replace" or even modify Obamacare in a manner that will make their constituents happy is that they can't answer one very important question-

"Who takes less ?"

The stakeholders in Obamacare are the Insurance Companies, Health Care Providers and Consumers.

Will Insurance Companies be willing to take lower profits ?

Will Health Care Providers be willing to charge less for the services they are providing or take less reimbursement ?

Will Consumers have to accept fewer services and lesser quality of care ?

No stakeholder is willing to take less. Which is why it will be near impossible to "fix Obamacare" in a way that makes consumers, also known as voters, insurers and healthcare providers happy.

Politicians can deflect and promote the benefits of a free market, but **the free market shows itself every day in the profits of insurers and healthcare providers. I have yet to see a single public company in these spaces make an announcement that they are willing to or expect to take less because of changes to Obamacare. Have you ?**

So what should happen ?

There are 2 risks that every single citizen of the United States shares:

1. We all can lose the genetic lottery and find ourselves getting seriously ill or worse.

2. We all can lose the "wrong place, wrong time" lottery and find ourselves facing a significant or life threatening injury.

We all can take steps to reduce those risks, but **it is literally impossible to eliminate them.** On any given morning, **every single person can wake up, feel a little off and soon come to find they are sick.**

At any given moment we can be in the wrong place and something catastrophic happens. A car. A bus. A baseball bat. A knife. A bullet. etc. **All of the sudden our loved ones are praying for us.**

Today, we deal with those fears by doing our own versions of risk management. Most of us try to get a job that offers health insurance. Even if its a job we don't like, we realize that if we lose in either of these lotteries we won't be able to afford the health care we need.

Some of us do our best to afford the least expensive health care insurance with high deductibles and lie to ourselves that we will be able to save enough to cover the deductible or we can keep enough open on our credit cards to survive a disaster. Unfortunately, when disaster hits, we rarely have enough.

Some of us, like I did in my 20s feel invincible and think it won't happen to us. Until it does.

Which leads to my suggestion.

Not one single person in this country is immune to losing the Genetic or Randomness of Life Lottery. Not one. Doesn't matter if you are rich, poor, white, black or whatever religion you are, if any. We all have close to the same odds of getting ill or being in the wrong place at the wrong time.

It's time we recognize these facts and deal with them accordingly.

Whether its Medicaid or a new program, every single person in this country should be covered 100pct for chronic physical or mental illness and for any life threatening injury.

The premiums that we are paying to insurance companies as individuals or as company coverage for these significant risks would go from the insurance companies to the IRS. Only the cost of covering the what's left would continue being paid to the insurance companies.

It would not be hard to do the math. Every insurance company does this analysis already. The government does this analysis already. We all would end up paying more in taxes, but less in insurance and healthcare costs over time.

There would be no mandates. There would be no individual penalties. No Tax Credits. No subsidies. No Offsets or deductions for buying higher end insurance. This will be single payer (yes i know its a dirty phrase in this country) for chronic physical or mental illness and for any life threatening injury.

Everything not covered by the above can be covered by insurance sold on the Free Market, managed by the states, sold across state lines, without government interference.

There will be unique opportunities for insurance companies to innovate knowing they wont have to face the most expensive healthcare problems and they can have the cushion of knowing that illnesses and injuries that they covered that transition to those covered by Single Payer Advanced will be reimbursed.

We all share the same risks, we all can share the costs of our greatest risks.

The peace of mind this would bring to every family would make our country stronger. I know with certainty it won't reduce innovation in healthcare. Technology is going to continue to boom and change our future.

There is something for everyone to hate in this. It doesn't cover as wide a range of healthcare options as Obamacare, but it covers everyone. Immediately. No paperwork required. It is more humane, cost effective and fair than what the Republicans have proposed so far.

Which means everyone can rip it to pieces. Which is exactly what I want everyone to try to do in the comments so we can see how to make the concept better

PS – **On the issue of drug prices, I would include an MFN for pricing for this government pricing.** Whatever the best price is you give to anyone, you have to give to this program.

thanks

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