

Market-driven fixes can aid health costs

POINT OF VIEW: ASSOCIATION WANTS AFFORDABLE INSURANCE

BY SUSAN MCGINNIS

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The number of uninsured Oklahomans is a growing concern. We all can agree with the many benefits for reducing the number of uninsured, including less cost shifting to those who have insurance. The more difficult issue is the affordability of health care coverage.

Massachusetts' universal health care experiment is an example of providing health care coverage for all citizens and not resolving the affordability issue. While that state has decreased the number of uninsured, it is now dealing with a \$160 million deficit. We must first find sustainable solutions to controlling costs before we focus on reducing the number of uninsured Oklahomans.

According to studies by some prominent organizations including [Dartmouth University](#), 30 percent of health care in the [United States](#) is wasted due to overuse, underuse and misuse. The question we should be asking is how can we eliminate the waste so we can help Oklahomans afford insurance?

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[Oklahoma State Association of Health Underwriters](#) members serve the health insurance needs of hundreds of thousands of Oklahomans. This group's clients include large and small employers as well as people seeking individual coverage. Every day, association members work to find insurance that balances the needs of affordable coverage and quality health care. This group is committed to finding health insurance for every Oklahoman.

The association has supported measures that have resulted in a more vibrant and competitive health insurance marketplace and have helped keep the price of health insurance lower for Oklahomans. Some of those measures include a high-risk pool that guarantees access for all Oklahomans regardless of medical condition and medical underwriting that provides lower premiums.

Additional measures the group supports that will hold and hopefully lower health care costs include:

- Limiting the number of mandated benefit requirements, which drive up health insurance costs and result in more people dropping coverage.
- Providing patients with health care treatment information to help them make informed decisions.
- Providing tax incentives for employers who provide wellness and prevention initiatives and tax-free rewards to motivate employees to participate in them.
- Paying providers for the most effective care, which costs less.
- Providing financial incentives for the purchase of health insurance coverage and assistance for those with lower incomes.

These market-driven solutions will continue to control health care costs by motivating employers, doctors and patients to improve health and health care quality. Higher-quality care can eliminate the 30 percent waste and make health care more affordable. Covering more uninsured people without controlling costs will require more funding every year. Focusing our efforts on market solutions to controlling health care costs will provide more sustainable and affordable health insurance for all Oklahomans.

McGinnis is chairman of the [Oklahoma State Association of Health Underwriters](#).