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COMMENTARY

Build on what is working

By Joseph A. Frick

We at Independence Blue Cross understand that the status quo in health care is unsustainable. It is inexcusable that one in seven of our fellow Americans is uninsured. No one should be barred from coverage by age or pre-existing conditions. And rising health-care costs are wreaking havoc on family budgets and small businesses.

Polls show that 70 percent of Americans believe our health-care system needs an overhaul. Yet more than 80 percent of those who have coverage are satisfied with it and don't want to give it up. So Americans want to reform what's broken without breaking what's working.

That's why we support comprehensive health-care reform that provides affordable, high-quality coverage to everyone by building on the employer-based system that's serving 170 million Americans. We

agree with the key provisions of the reform package developing in Washington: ensuring everyone is covered, guaranteeing coverage for preexisting conditions, making coverage portable, simplifying the purchase of insurance, helping working families and small businesses afford insurance, and researching which

treatments work to make care more consistent and effective.

Above all, we believe that reform must include a real effort to reduce the growth of health-care costs, ensuring that coverage is affordable and the system is sustainable. We believe health-insurance plans are

showing how that can be done: by simplifying administration; redesigning payment to doctors and hospitals so that it rewards quality; expanding wellness, disease-management, and prevention efforts; and using more information technology to keep people healthy.

We also believe we ought to give these reforms a chance without the introduction of a new government-run plan. A

government plan would dismantle employer-based health coverage, undermining the president's pledge that people who like their health-care plans and doctors will be able to keep them. Some estimates suggest that more than 119 million people would move to a new government-run plan in its first year.

Such a plan would also threaten local hospitals, because existing federal programs tend to under-compensate health-care providers. Moreover, it could increase the federal budget deficit and divert funds from the steps needed to reform health care.

So far, the nonpartisan Congressional Budget Office says none of the bills under consideration in Congress would slow the growth of health-care spending. And it estimates that the reforms on the table would cost \$1 trillion over 10 years. We must keep a sharp eye on the debate as it unfolds.

If done right, reform will lower the cost of health care and increase its quality, making good care affordable for more people.

Joseph A. Frick is the president and CEO of Independence Blue Cross.

Health-care reform must not penalize the 80 percent of Americans who are satisfied with their current coverage.