



Trumpcare will fail; innovation will work

By Paul Breslau

If you have a bucket of manure and you put a stick in it and stir, when you pull the stick out what do you have? A bucket of manure. To date, reorganizing our healthcare system seems like stirring the manure, whether you call it Obamacare, Trumpcare, or anything else.

We must act to reorganize healthcare to be efficient and effective. This will require adjusting influences from the government, the insurance industry, the pharmaceutical companies, doctors, and the hospital chains as well as from each of us. This will require innovation from industry leaders and entrepreneurs to create a cohesive and affordable health care system. It will require courageous thought from you and me to take ownership of our healthcare in every aspect.

Current evaluation

The Affordable Care Act online Healthcare.gov enrollment Marketplace (aka "The Exchange") was rolled out on October 1, 2013. "The launch was marred by serious technological difficulties" according to Jim Hammond of The Hertel Report. At the time, I would say, if several experts tried to create one of the worst computer systems in the world, they might not have done this poorly. Eventually the Healthcare.gov system was improved, but the Affordable Care Act falters for other reasons.

Now I have come to the realization that our entire healthcare system is like Healthcare.gov in that there are so many aspects that do not work. Briefly, healthcare pricing is opaque and incomprehensible; access to healthcare is difficult with long wait times; budgets are stretched beyond being affordable for governments and businesses, as well as for individuals and families. How will this healthcare game of Jenga be stopped before it topples?

Innovation is the solution

Innovators are working within government, the insurance and medical industries, the pharmaceutical companies and the hospital chains – as well as with many entrepreneurs with new ideas and fresh approaches. There are too many examples for this short space, but here are a few currently available to Airpark businesses:

Aetna Insurance and Banner Health have created an Affordable Care Organization (ACO). "When payers and providers come together in this kind of genuine collaboration – with a joint approach to serving members and advancing population health – then we have a rare opportunity to reinvent what healthcare will look like tomorrow," Peter Fine, president and CEO of Banner Health, said in a prepared statement. "This joint venture is a bold move in that direction."

Scottsdale's HonorHealth also announced an ACO. "Through the use of technology and care coordination, patients, payers and care providers benefit from the best healthcare outcomes and reduced costs. "We can coordinate care among a larger service area



to help providers take care of patients by enhancing quality and patient satisfaction at a reduced cost for patients and the health system," said Tiffany Nelson, M.D., a Phoenix primary care physician and Innovation Care Partners' chief strategy officer.

Finally, I have written a few times about Redirect Health located in the Airpark. They are developing EverydayCARE with CareLogistics and this is an excellent employer solution. The model is continually being improved and an individual/family option will be available soon. My agency has enrolled ten businesses with Redirect Health ranging from 300 employees to two employees. While it is tricky pairing EverydayCARE with an insurance plan from UnitedHealthcare, a self-funded plan, or indemnity health plans, the payback is substantial for both the business owners and the employees.

Take control

The healthcare industry is dynamic and competitive. Obamacare, Trumpcare, and other top-down comprehensive solutions might not be the ultimate solution. They might fail. What you can do is work with your agent or research on your own to find the best innovative health solution that will work for you now. As always, your comments and suggestions are welcome. ■

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