

Commentary: Insurance is Getting in the Way of Real Health Care Reform



Written by [Stephen Gambescia, PhD](#), clinical professor in the College of Nursing and Health Professions, this piece explores a way that could reform American health care in ways that the ACA and AHCA couldn't.

Truth be told, the Affordable Care Act was nothing heroic, moral, or creative; truth be told, the Affordable Care Act (ACA) was simply health care policy incrementalism on steroids. Leashing the health insurance tiger is all the Affordable Care Act really does. And the new piece of legislation, the American Health Care Act (AHCA), suffers from some of the same enduring issues making our health care systems too complex.

When it comes down to it, neither of these policies are actually about health care reform. They're just about the insurance that governs it. To put it one way, if you have a tiger but put a leash on it, you're still dealing with a tiger.

So here's an idea: let's get rid of that tiger altogether. Let's drop health insurance companies.

It sounds drastic. It sounds like the problem that the Affordable Care Act was supposed to fix in the first place: There were too many people priced out — or shut out — of health care.

But extracting health insurance could be the key to setting up a real health care system where everyone gets quality care while trimming the fat that has made the American health care system so big, unwieldy, and unable to produce the outcomes it should.

Here's how a real reform system it could work, in five steps:

1. Dump Insurance Companies

This is the first and most obvious part, but you need to consider that there is a difference between health insurance and health care. We need attention for our health care providers and health system, not more fussing with rules and regulations on health insurance.

Right now, health insurers are fat in the system, only moving us between and among risk pools.

2. Create One Government Funnel to Pay for Health Care

So if you don't have health insurance companies to provide money to offset costs of care, how would anyone be able to afford anything?

Simply, you use an income tax to pool money from everyone, using affordability formulas, so that everyone gets the care they need. One entity in the government can pay doctors what they need to cover care for everyone. No more need to shift money and a myriad of forms back and forth, in and out between companies and people. Just set up direct payment.

3. Create a Standard of Care for the United States

The problem in the current system is we have multiple expert panels with conflicting opinions on care. We need to establish an official set of guidelines. This would be similar to when a provider looks to the U.S. Preventive Services Task Force for advice in administering care.

Now, if you need something beyond necessary care, you would still be able to get that. This is still America, and the free market still exists, so you can get that cosmetic surgery if you want.

4. Free Employers Up

Companies should invest their people and time in doing their own jobs, not health insurers' jobs. With businesses having to devote employees or even entire departments to match their employees with health care plans is just waste.

If we eliminate health insurance companies and the ad nauseam steps in working with them, this frees up these employees to do any number of things to help these companies make money and increase hiring.

5. Government Care Options Should Only Fill Gaps

Our system of providers and support systems — including for-profit and nonprofit organizations — operating in a market-driven way is something we can be proud of. We should do all we can to develop and support the people who want to work in this environment.

Government providers can be necessary, but only to fill gaps that the market is failing to address. This is already happening now, to an extent, but we need to carefully monitor where these gaps are occurring and whether or not there's the chance that other providers can and will close it.

If we follow a plan such as this, think of what it would mean. No more wasted time with all the different forms for insurance. No more wrangling with providers to find one in your network. No more guesswork at what care is necessary and what is superfluous.

Health care is an inalienable right. So why doesn't it make sense that we all jump into the same health risk pool together, and let health care providers do what they do best, heal us, without the red tape of insurance or different standards of care.

If we truly are "one nation under God," so to speak, I don't think that's too much of an ask.

[ACA Affordable Care Act AHCA American Health Care Act College of Nursing and Health Professions commentary health care op-ed Stephen Gambescia](#)