

**Beyond Sicko:**  
**Single Payer System for Both Liberals and Conservatives**  
7/8/06 Guest Opinion, *Boulder Daily Camera*, p. 22A

*Sicko* is right. The health care system needs fixing. Over 1,000 different payers, with 17,000 different policies leaves us spending almost twice that of other industrialized countries, having one of out seven uninsured, and lagging way behind in terms of positive health outcomes.

The wasteful insurance industry is the proverbial elephant in the room. Part of the cure is to eliminate insurance and have one system, but the traditional single payer proposal needs work as well. To be acceptable to Americans, a health care system needs to encompass the values of liberals, conservatives and the majority of us in the middle. Conservatives and many Middle Americans fear that a single payer system would have too much government control, which might cause waiting lists, drive providers out of business, and undermine innovation.

There is a way to move beyond traditional single payer proposal and address these concerns—the Balanced Choice proposal. It combines the single payer advantages that lower cost and guarantee complete coverage with market forces that have the advantage of freeing patients and providers from government price controls and micro-management.

**What's wrong with Traditional Single Payer Health Care?**

In spite of its ability to save money and improve health care, single payer systems have not gained traction outside of the liberal base. The fears that prevent endorsement need to be addressed. First, Americans fear government price controls and a government system. Providers fear inadequate reimbursements that jeopardize their livelihood. Both patients and providers fear excessive government regulation and its rigidity. Second, the idea of free health care conjures fear of over-utilization and lack of personal responsibility. And third, Americans endorse the advantages that result from a free-market and for-profit businesses.

**What Is the Balanced Choice Proposal?**

Balanced Choice is a single payer system with two options (Standard and Independent Options) that allow free market choices. Like the traditional single payer proposal, Balanced Choice establishes a nonprofit trust, single risk pool system that includes everyone. By removing the 3<sup>rd</sup>-party health insurance companies that add 15–20% to the cost of health care, it lowers the overall cost of health care.

In the Standard Option, out-of-pocket payments are small. Everyone can afford health care because it waives payments for low-income consumers and patients with catastrophic illnesses.

Someone in a health care system needs to watch the costs. The onerous managed care company watches the costs with insurance-driven health care and the government controls costs in public programs. In Balanced Choice, patients watch the costs. When patients have the ability to pay a portion of treatment costs, Balanced Choice makes a base payment, and patients pay the gap between the base and the actual cost. Gap payments, overall, are no higher than out-of-pocket expenses in good insurance policies. Because patients and providers have cost information readily available, they are cost-conscious.

Unlike traditional single payer, there are no strict government price controls. Providers can use an Independent Payment Option under which they can charge more than the Standard Option fee, and

patients pay the gap. Providers have freedom to choose which Option is used with each new patient. Consumers have full freedom of choice and can choose to have different providers under either Option.

Unlike any other two-tiered proposals, Balanced Choice assures that the Standard Plan has adequate funds for quality care. A Mandatory Funding Split requires that reimbursement rates are set high enough so that patients and providers voluntarily select the Standard Option for 60% of overall health care expenses.

Balanced Choice incorporates the principles of both single-payer and market advocates and enhances the advantages of each. The U.S. needs comprehensive health care reform that addresses the concerns of liberals, conservatives, and everyone in the middle. Balanced Choice is a paradigm shift in that direction.

For more information on a national Balanced Choice proposal and an example of how Balanced Choice could be introduced in one state, Colorado, visit [www.BalancedChoiceHealthCare.org](http://www.BalancedChoiceHealthCare.org).

Ivan J. Miller  
Executive Director  
Balanced Choice Health Care, Inc.  
Boulder, Colorado