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Every American Deserves Affordable Health Insurance

by Senator Norm Coleman

As your senator, I have made it my top priority to travel around the state and listen to the concerns of all Minnesotans. As you can expect, I hear about a variety of issues during these visits. However, I am increasingly hearing about one particular issue more than any other: healthcare. Minnesotans are concerned about healthcare, and understandably so. Many are worried about the rising costs of insurance, whether their employer will continue to provide health insurance, or if the insurance they do have will be there when they need it most.

Throughout my time in office, I have visited with officials and patients at health facilities across Minnesota, and I've been working to address the many concerns I have heard. During 2003, my first year in office, I helped pass the first-ever Medicare prescription drug benefit for seniors, co-sponsored legislation supporting mental health parity that recently passed, and worked to expand small business health insurance. Since then, I've worked with my colleagues to fight off drastic cuts to Medicare, strengthen children's healthcare and address health issues for seniors. And, earlier this year, I put forth a comprehensive rural health initiative that will help improve and sustain our state's rural healthcare system for the long haul. Each of these efforts represents a piece of our larger healthcare puzzle, and each stemmed from conversations and concerns I had with Minnesotans before and during my time in office.

In similar fashion, I held town hall listening sessions in Rochester, St. Cloud and Minneapolis last week to hear firsthand the concerns about our overall healthcare system and to discuss some potential solutions to the growing healthcare challenges we face. I plan to hold several more of these listening sessions in the coming months, as I continue to work on legislation to expand coverage to 47 million uninsured Americans and reform our nation's broken healthcare system.

I firmly believe everyone should be able to purchase affordable health insurance. The challenging question is how we get there, and these listening sessions are aimed at finding the best way to not only get everyone insured, but make sure they have access to high quality, low-cost healthcare services.

I undertake this effort guided by the following principles. First, everyone should have health insurance and, once you are insured, you should not have to worry about losing it just because you get sick. By bringing the 47 million currently uninsured Americans into the insurance system, we will all share the responsibility of funding our healthcare system, rather than forcing taxpayers to subsidize high-cost, and often unnecessary, emergency room visits. Additionally, spreading risk more broadly will allow our health care system to absorb more high-cost cases, ensure early interventions and preventive care - and assist those currently without the ability to pay.

These reforms are not just about improving our physical and mental well-being; health reform is also an issue of global competitiveness. Americans spend about \$2.2 trillion on health care each year, about 16 percent of Gross Domestic Product -- more than twice what many other developed countries spend. Our problem isn't so much a shortage of resources but rather when and how these trillions are spent. For example, should we spend \$40 billion annually reimbursing crowded hospital emergency rooms to treat the uninsured for conditions better treated by a family doctor? This money would be better spent on things like preventive care, health information technology or incentive payments for providing high-quality care.

So, how can we make health insurance more affordable? One option is to level the playing field, so people who get health insurance through an employer and those who choose to buy non-group coverage receive the same tax benefits.

Today, most people get their health insurance at work and pay for it with pre-tax dollars. But shouldn't early retirees, the self-employed and the millions of Americans without access to employer-based coverage receive the same tax benefit? This way, you can own your health insurance, regardless of your employment status. And for low-income Americans who would not be able to buy coverage with just a deduction, I would propose a tax credit that can go directly to the private insurer of your choice.

We also need to do a better job of rewarding high-quality, low-cost care and educating the healthcare consumer so they can make wise decisions with their healthcare dollars. Rather than just treating people when they are sick, we should put more focus on encouraging and rewarding healthier lifestyles. A recent study estimated that more emphasis on prevention and early detection could save our healthcare system over \$1 trillion each year.

Lastly, the government's role should be in ensuring access, affordability, reliability and quality, while keeping health care decisions where they belong -- in the hands of you and your doctor. During the listening sessions last week, I consistently heard that a government-run, single payer healthcare system will result in longer waits, less quality and increased healthcare costs. We can certainly do better.

There is no question that revamping our entire healthcare system will not be easy. It will take a bipartisan, national effort to accomplish this goal. Simply put, issues like healthcare are too big for one political party or one ideology to solve. As your senator, I believe Minnesota and its exemplary health care system can play a key role in that debate. That's why I look forward to hearing from all Minnesotans about their ideas for healthcare reform.

I encourage anyone who may have ideas or concerns to let me know by visiting www.coleman.senate.gov or by calling 651-645-0323.