



While everyone agrees that health care reform is long overdue, how best to go about it is a point of contention. Some believe expanding government-run health programs is the key, while others believe Wyoming should focus its resources on creating affordable health insurance through free-market solutions that deliver competition and put the individual back in control of their health care.

Wyoming Liberty Group's Plan to Achieve True Health Care Reform

The Plan Sequence:

1. *Limit federal and state government involvement in health care:*
 - a. Do not pass legislation amending the Medicaid expansion program called "Healthy Frontiers." Wyoming is not an expansion state. Our Medicaid program remains at a bare minimum covering people at 100% FPL and the Categorically Needy at 133%. HF expands state and federal take-over of the private insurance market for citizens with incomes up to 200% FPL.
 - b. Do not pass legislation approving the set-up of an exchange or acceptance of federal grants stipulating to the set-up of an exchange. "Level One and Level Two" grants obligate the state to set up an exchange and expand Medicaid. Because of state bi-annual legislative sessions, fiscal constraints and pending SCOTUS ruling, deadlines for grant applications and exchange establishment milestones will have to be pushed back. This from Michael Leavitt, former HHS Secretary, who owns a private consulting business assisting states in setting up their exchange.
 - c. Ratify the Health Care Freedom Amendment passed during the 2010 legislative session to protect individual and state rights to health care freedom.
2. *Return health insurance to the private market and individual.*
 - a. Pass "Georgia-style" legislation to allow health insurers with a business in Wyoming to sell policies here that they sell in other states. Because states have the power to regulate the business of insurance, any state can pass a law stipulating that meeting the regulatory requirement of any other state will satisfy its own regulations without relying upon compacts and federal approval. This also reinforces the Insurance Commissioner as chief regulator and enforcer of existing consumer protections.
 - b. Grow the private insurance market in all 50 states. The current problem with high cost health care is due to a lack of affordable health insurance caused by a lack of competition. Opening health insurance to a national risk pool will create consumer driven plans with services we want and need. We already enjoy these benefits with other indemnity products like auto, property, life and supplemental health insurance. By returning health insurance to the private indemnity market, the individual is put back in charge of their health care. We must get away from the "tethered elephant" mindset on how health insurance should work. This mindset has severely limited our options.
3. *Reform Medicaid and Medicare through changes to their program structure and funding mechanism.*
 - a. States must push for federal changes to both programs that will allow them to roll back the eligibility requirements to 100% FPL. This will allow states to transition current enrollees into affordable health insurance created by nationwide competition leaving the most vulnerable citizens to receive health care through government-run programs. States could elect to provide that help through block grants or tax credits.

4. *Perpetuate the free-market solutions.*
 - a. Identify regulations that inhibit competition or otherwise suppress free-market innovations and correct them.
 - b. Allow research and innovation to occur within medical freedom zones on Indian owned lands.
5. *Secure and protect health care reforms legally.*
 - a. Identify remaining high cost health care areas not benefiting from current free-market reforms and resolve through tort reforms, safeguards for choice of law provisions and protection of arbitration and alternative dispute resolution provisions in contracts.

Things to remember:

Government-run health programs have been in operation since 1955. They do not improve health, increase access to care, create affordable insurance or lower the cost of health care.

Health insurance is an indemnity product designed to protect us from catastrophic financial loss.

Returning health insurance to the private indemnity market prevents socialized health care.

The current health care woes exist because of small risk pools, lack of competition and government and employer involvement.

Other indemnity products like auto, property, life and supplemental health insurance remain part of the private market and actually work for us.

You can find this information on the Wyoming Liberty Group web site at www.wyliberty.org.