

Dear fellow physicians,

We are in troubling times. Our work hours are consumed in efforts to provide the best in care for our patients while maintaining the financial stability of our practices. Some of us remain independent while others are employees of larger entities. We range from primary care to the many sub-specialties of medicine, from those of us who are near the end of our careers to those of us who have only just begun. Many of us are so busy just trying to keep our noses above the water line that it is practically impossible to keep up with the healthcare reform debate. Even if we do, with all the claims and counter-claims, here is the truth? What are we to believe?

Do you realize that we have 46.2 million uninsured in our country? In addition, another 23 million are underinsured. Do you realize that the latest estimate is that 45,000 people a year die because they do not have health insurance? Did you know that we are presently spending about 17% of our gross domestic product for healthcare, nearly twice the per capita cost of any other nation on earth? Citizens of the United States continue to pay more and more for their healthcare and yet receive less and less in way of benefits.

Lobbyists in Washington have won the day thus far. The present bills available have protected the special interests, the Private Health Insurance industry and the Pharmaceutical industry in particular. It is our opinion that whatever is passed nationally this year, it will fall woefully short of providing affordable, accessible, high-quality healthcare for all Americans. We believe as long as we allow a profit-first health insurance industry and pharmaceutical industry to dictate the terms of reform, they will maintain their profit margin while the rest of us, patients and providers alike, will suffer the consequences of increased complexity and barriers to care in the form of pre-authorizations and denials of care.

We believe that there is a win-win solution available now in the state of Pennsylvania. There are identical bills, HB 1660/SB 400, called the Family and Business Health Security Act. This legislation if enacted would provide first dollar care for all doctor, hospital, prescription, physical and occupational therapy, addiction care, mental health care, dental, and eye care as well as ambulance transportations. This is a huge win for all patients.

What is the win for physicians and other providers? The Pennsylvania Health Care Agency would be responsible for negotiating reimbursement schedules on an annual basis with providers. Institutional providers such as hospitals, nursing homes, and healthcare systems would be paid with a global payment based on the previous year's expenditures. Physicians could choose to be paid by fee for service or by global payments. We believe that our reimbursement for our services would be fair and commensurate with our training.

The administration of care would be markedly simplified for all providers since we would now only deal with one set of guidelines, based on outcomes- based research and clinical comparative effectiveness studies versus the dictums of the profit-first private health insurance industry.\

Medical liability would be reduced dramatically since much of the financial reward given to the plaintiff in a lawsuit is based on future medical expenses.

Physicians would no longer have to worry about participating in multiple insurance plans. Patients could stay with their providers year after year instead of having to change because their insurance changed to a plan in which the provider did not participate.

Present statistics suggest that the average family spends 8% of income for healthcare costs. This bill would cost the individual 3% of personal income for essentially all healthcare costs. Presently the average costs for employers who provide health insurance to their employees is 20-22% of payroll. This bill would cost employers 10% of payroll.

This would save all governments of Pennsylvania, from the state to the county to the city to the township to the school districts, in excess of 2 billion dollars a year in healthcare premiums alone.

This bill is not only the morally right thing to do in that it provides affordable healthcare to all Pennsylvanians, it is also the most fiscally-responsible way to afford healthcare costs in Pennsylvania and eventually, the nation.

You owe it to yourself, your patients, your children, and your community to learn more and support this movement. Please go to [www.Healthcare4AllPa.org](http://www.Healthcare4AllPa.org) for further information regarding this issue. You can download the bills themselves. We need your support!

Sincerely,

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