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Sebelius Blames Healthcare System Problems on Insurance Industry

Written On August 4, 2009 By Bob Kraft

Health and Human Services Secretary Kathleen Sebelius has a good op-ed piece in today's <u>Washington Post</u>. The topic is health care reform, and Secretary Sebelius points out that the major opposition to reform is coming from health insurance companies that are making big money under the current system and want no changes at all. But the current system is broken. We have to change it, and the federal government is the only entity with the power to do that. I disagree with some of the proposals being floated now, but I do realize the need for change. Here are some brief excerpts from the editorial:

As the political debate about how to pay for and pass health reform grows louder and more contentious, we shouldn't lose sight of the reason we're even having this conversation: We have a huge, once-in-a-lifetime opportunity to improve the lives of all Americans, insured and uninsured alike.

The current health-care system gives insurance companies all the power. They get to pick and choose who gets a policy. They can deny coverage because of a preexisting condition. They can offer coverage only at exorbitant rates — or offer coverage so thin that it's no coverage at all. Americans are left to worry about whether they'll get laid off and lose their insurance or wake up from surgery with a \$10,000 bill because they didn't read the fine print on their policy.

By giving Americans choices, health reform will switch the roles. Americans will get peace of mind and insurance companies will start getting nervous. They will know that if they don't deliver a great value, their customers will flee. So they will start offering better coverage.

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