

Health care questions for your legislators

Note that these questions all require specific answers, and leave few options for mom & apple pie generalities. You'll probably get that sort of thing in a return letter, but obfuscation is usually much harder when you ask the questions in person.

For those favoring a public option —

1. What will you do to guarantee that a public option does not become an underfunded dumping ground for poor and sick people?
2. Will you insist that a public option be open to enrollment by any U.S. citizen?
3. Will you insist that a public option be administered efficiently, like Medicare?
4. Given that even the best public option provides only 9% of the savings that a single payer plan would provide, why are you not using the single payer model as a starting point?
5. There are many examples of private companies successfully competing with government.
 - FedEx and UPS successfully compete with the US Postal Service,
 - Private bookstores successfully compete with public libraries,
 - Private security companies successfully compete with professional military,
 - Private life insurance companies compete successfully with SSA survivors' benefits.

So with all of the above examples, why are private for-profit health insurance companies complaining about competition from a public healthcare option?

In general —

1. Do you have any objection to having the Congressional Budget Office evaluate HR 676, HR 1200 and S 703? If so, then please describe your reasons for your objection.
2. If you favor competition, does that mean you want an effective public option to be available in rural areas that currently have a monopoly by a single private insurance company?
3. If having many competing health plans will solve our health care financing problems, why do we even have such problems at all now, given that we already have thousands of competing plans?
4. If competition enhances the provision of public goods, why don't we have competing police departments and competing fire departments?
5. Do you think that health care is a public good, like roads, schools, and the fire department? If not, then why not?
6. Would competition between health care practitioners tend to improve quality of care more than competition between health care plans?
7. Do you favor regulating private health insurance by requiring the non-profit business model?
8. Do you favor regulating private health insurance companies by requiring them to enroll everyone at the same premium rates regardless of age or health status?
9. Do you favor requiring everyone to buy private insurance (e.g. cheap high-deductible) that will deplete savings by thousands of dollars before any claims are paid, thus possibly causing one of the 70% of medical bankruptcies now experienced by those who already have such insurance?

10. If you favor forcing everyone to have private health insurance, what recourse will we have when our health or our lives are threatened by denial of claims?
11. Do you favor making it illegal for private health insurers to revoke or cancel health insurance policies when the insured person is not in financial default on her/his premium payments?
12. Given that the cheapest risk pool is also the biggest, i.e. the entire population, what value is added by insurance companies (or proposed “co-ops”) by creating thousands of small risk pools?
13. Do you think that the unnecessary fragmentation of provider lists, which forces people to constantly change doctors when their employer changes plans or they change their employment status, has any relationship to the fact that the U.S. has the highest rate of medical errors in the industrialized world?
14. Senator Grassley has stated that the fact that 119 million people would choose a public option is precisely the reason that they shouldn’t have it. Do you agree with that logic? Why?
15. If so many people want a public option, then who do the opponents of a public option represent?
16. Given that we already spend twice as much per capita as other industrialized countries do for health care, why is anyone proposing that we need to spend even more to take care of everybody?
17. If you think that incremental changes are the way to go, why not just lower the Medicare eligibility age by five years every year until everybody is covered?
18. What will you do to remove the Medicare Part D provision that Medicare administration is not allowed to negotiate bulk price discounts?
19. Do you think that legislators who oppose a public option should have their own government health care taken away from them?
20. If Congress votes to tax existing health care benefits, do you expect a repeat of 1994 in 2010, with union members not donating or volunteering — just voting and leaving it at that?
21. Are you a co-sponsor of HR 676, HR 1200, or S 703? If not, why not?