## A smart health care marketplace!

Posted on Feb 25, Posted by <u>Dr. Steve Kagen, M.D.</u> Category <u>Wisconsin</u>

APPLETON - In 2006, I ran for public office for the first time in my life to end discrimination against my patients with pre-existing medical conditions - and I succeeded.

After a century of trying, we finally established that health care is a civil right. Beginning next January, no insurance company, anywhere in these United States, will be allowed to decline insurance coverage to any citizen. In other words, if you're a citizen, you're in. As a physician, I know this is a really big deal.

The Patient Protection and Affordable Care Act was signed into law nearly three years ago, yet most families and small business owners are still unaware of the new freedoms they've won. Families can now have peace of mind, for no longer will they go broke and lose their home just because a loved one becomes seriously ill. Small business owners are now receiving tax credits to help pay for their employees' insurance coverage. Simply put, the Affordable Care Act is good for your health and your business.

Our new law puts patients first, holds insurers accountable, strengthens Medicare and levels the playing field for small businesses. Putting patients first means physicians may do what is best for patients. No thoughtful person can oppose the freedoms we've won. But your new freedoms are yours for only as long as you can hold onto them.

We have begun to improve upon what we already have, but there is much work to do. This year, we must create a truly competitive health insurance marketplace in Wisconsin. Gov. Scott Walker had the authority to do this, but he refused to do so even though the Wisconsin Regulatory Review Report of 2013 that he commissioned found the cost for health care is the top concern of small business owners. Our governor turned his back on my patients and small business owners, so it is up to us to write the rules for Wisconsin's new Health Care Marketplace.

To guarantee we receive the care we need at prices we can afford, critical questions must be answered. What do you want Wisconsin's health insurance marketplace to look like? What piece of the pie should insurance executives be allowed to take? Would you like to see the price of a pill before you swallow it?
Consider these questions:
Whose side do you want your doctor to be on, yours or the insurance company?
Should every insurance company have to sell the same health benefit plan so we can compare their quality, price and service apples to apples?
Should every business selling health care products and services have to openly disclose all their prices, so we can shop for the highest-quality care at the best possible price?
Should all patients be treated equally and at the same price for the same service?
Do you want to be rewarded for living a healthy lifestyle by paying less for your health insurance?
Do you want to be free to choose your personal physician, hospital and insurance plan?
Do you want to be free to go to any physician or health facility that accepts the same terms of your insurance plan?
Should insurance companies be allowed to write their own rules?

Answering these and other questions will help responsible officials to establish a patient-centered and highly competitive medical marketplace, one in which we will all have the freedom to choose our own caregivers based upon their quality, price and service.

Now is the time to think things all the way through. Take time today and visit these informational websites: www.Healthcare.gov and www.sba.gov/content/health-care.

As a practicing physician and co-author of our nation's new law, I am convinced today more than ever that we can fix what is broken in our health care delivery system state-by-state by putting patients first and creating a truly competitive medical marketplace.

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