

## A message for Congress

*"We're facing a challenge you can't ignore"*

Don't be discouraged. The search for affordable healthcare has always been and will always be the goal of every congress and a pipe dream of every elected official. Unfortunately, the farther we venture from home and the more we relinquish our right to rule over our lives, the more expensive healthcare and insurance becomes until, as Margaret Thatcher said, we run out of other people's money.

While skyrocketing premiums, increasing co-pays and escalating deductibles are stressing family budgets, ill-conceived executive orders, taxpayer subsidies, and corporate bailouts are only prolonging our agony, slowing our recovery, and driving us deeper and deeper in debt. As long as congress, both sides of the isle, refuse to get along, we're never going to find a cure for Obamacare. While it took only democrats to pass the Obamacare law, it'll take both sides of the isle to fix their mistake.

Government run healthcare has always been a huge mistake, Obamacare has proven to be a huge academic mistake. If you're looking for an omen of where Obamacare has taken our country, you need only consider where our failed veteran's administration has taken the care given veterans over the past thirty years. While my personal experience with Wisconsin's VA hospitals has been acceptable, I've also learned how difficult it is to get the quality care you might need in a timely fashion. Unfortunately, those who've turned a blind eye to the ills of Obamacare are the same elected officials who've turned a deaf ear to our veterans across the country.

From a risk management standpoint, our VA system has a distinct advantage. Veterans are a homogenous group, all exposed to common perils, representing predictable loss experience both in frequency and severity. With Obamacare, we're pooling all health risks into a limited number of pools, thereby blurring the concentration of risks to a point that makes it impossible to cost effectively identify, measure or control any of the risks pooled with any degree of actuarial certainty. Consequently, we're destined to be pouring good money after bad for generations to come.

I titled my cure for Obamacare "Home-Rule Healthcare and Insurance (HRHC-I)," because it preserves the "Home-rule" principle on which our country has been built, returns our US healthcare system and health insurance industry to the private sector, and adopts the same "Unified" Incident Command System (ICS) we've used in both public and private sectors to recover from pandemics, terrorist attacks, and both man-made and natural disasters.

The Home-rule Healthcare and Insurance (HRHC-I) I propose honors Maslow's Hierarchy of Needs, while promoting the same grassroots, "people helping people," philosophy the US credit union movement used to pull our country out of the Great Depression and through two world wars.

Home-rule healthcare and insurance drives down the cost of care because underwriters focus on the more frequent and most severe health risks occurring within one quadrant of the country at a time. That focus leads to a quicker and more cost effective respond to life threatening events, further reducing claims, eliminating scope creep, and lowering losses. Thanks the internet, claim, marketing, and

administration expenses will be more manageable as they're shared through a network of doctors, hospitals, and licensed insurance agents across the country and around the world.

Marketing through the credit union network, as well as through other financial institutions makes identifying, measuring and controlling health risks more accurate and easy, while mass marketing through state regulated financials drives down the cost of marketing, while providing insureds with pay role deduction options, as well as creative ways to finance premiums when needed.

A word of caution! The problems inherent to socialized medicine can only be solved if we get the federal government out of the way, and turn our health insurance industry back to the private sector. If you think we have problems now, just wait until it's time to renew contracts, adjust claims, audit for fraud, or enforce co-pays and deductibles.

HRHC-I provides cost effective healthcare and affordable health insurance for every US citizen from conception until after death. From conception, because premiums are retro-billed to the off-spring's father, going back to the moment of conception. And, after death, because by using endorsements similar to loan protection/life savings insurance, equity lost through reverse mortgages can be returned to the insured's estate.

Our country was built on our faith in God and the trust we place in our elected officials. Unfortunately, there's a growing denial of God in our government, and a significant loss of trust in those who've been willing to vote for bills they haven't read nor taken the time to understand. Consequently, unintended risks have been created that if not properly managed will eventually bankrupt our economy and corrupt our already vulnerable culture.

None of us have all the right answers, nor are we immune from making mistakes or being misguided by false hope and promises. We're all human and we all make mistakes. Maybe that's why we've all been traumatized to some degree. Maybe that's why we all feel guilty for allowing Obamacare to go as far as it has. Maybe that's why we all fear we'll never again get the quality care we've had in the past from trusted family doctors. We're all reeling from the reality that our government is fast growing out of control. It's time we stop the train wreck, rescue our healthcare system, and rebuild our private sector health insurance industry.

In closing, I leave you with a few reminders. It was Ronald Reagan who said our *freedom is never more than one generation away from extinction.* He also said, "The difference between democrats and republicans is, when we're buried in a tunnel of debt, republicans dig toward daylight, while democrats dig longer tunnels. Obamacare has dug us far too deep in debt. It's can't be sustained without endless government bailouts, and adding trillions to our national debt. If we're going to avoid an on-going fiscal crisis, healthcare in our republic must be returned to the private sector.

Take no offence, but most moves toward government run healthcare i.e. "socialized medicine" usually turns out to be a move toward socialism. Most of us are old enough to remember, we were moving toward socialism leading up to WWII. We just haven't learned.

To jog your memory, Norman Mattoon Thomas (1884-1968) was a leading American socialist, pacifist, and six-time presidential candidate for the Socialist Party of America. In 1944 he said, *“The American people will never knowingly adopt Socialism. But, under the name of “Liberalism,” they will adopt every fragment of the socialist program; until one day America will be a Socialist nation, without knowing how it happened.”* He went on to say: *“I no longer need to run as a Presidential Candidate for the Socialist Party. The Democrat Party has adopted our platform.”*

Unfortunately, there’s an affinity between President Barack Obama and Chicago’s community organizer Saul David Alinsky. Google, “the Obama Alinsky affinity” and judge for yourselves.

It’s because of the Obama/Alinsky affinity that I urge both sides of the isle to periodically benchmark their efforts to lock down cost effective and affordable healthcare and insurance. If you haven’t already read Alinsky’s book, I suggest you do, then benchmark where we’ve been taken during Barrack’s tenure in the White House.

### **Rules for Radicals: By Saul David Alinsky**

- 1) Healthcare – Control healthcare and you control the people.
- 2) Poverty – Increase the Poverty level as high as possible, poor people are easier to control and will not fight back if you are providing everything for them to live.
- 3) Debt – Increase the debt to an unsustainable level. That way you are able to increase taxes, and this will produce more poverty.
- 4) Gun Control – Remove the ability to defend themselves from the Government. That way you are able to create a police state.
- 5) Welfare – Take control of every aspect of their lives (Food, Housing, and Income)
- 6) Education – Take control of what people read and listen to – take control of what children learn in school.
- 7) Religion – Remove the belief in the God from the Government and schools
- 8) Class Warfare – Divide the people into the wealthy and the poor. This will cause more discontent and it will be easier to take (Tax) the wealthy with the support of the poor.

**Thomas Jefferson said,** *“My reading of history convinces me that most bad government results from too much government.”* It’s time to downsize our federal government and return our healthcare system and health insurance industry to the free market private sector.

### **A message for the world credit union movement**

*“We’re all in this together!”*

“Obamacare,” for Risk Managers reading this outside the U.S., is the latest attempt in the U.S. to impose

government run healthcare on U.S. citizens. Once again, it's degrading our healthcare system, violating our constitution, and demoralizing many of our men, women, and children born in the USA. The WWII quip claiming Socialism emasculated the men, intimidated the women, and turned the young and naïve into apathetic goose-stepping androids has come to roost in some of our poorer segments of our society.

Every US President since the Great Depression has tried and failed to merge our free market healthcare and health insurance industries into government run healthcare. This time it took our Supreme Court to rule Obamacare the largest tax in U.S. history, for it to become a law. Obamacare is destined to fail, because it ignores virtually every Risk Management (RM) principle and practice. It fails to identify, let alone manage the enormous fraud and dishonesty risks it created. Thousands of underwriters, actuaries, and marketing professionals have been laid off while thousands of IRS agents have been hired to enforce the law. Obamacare, in no small way is leading to the destruction of our U.S. healthcare system and the implosion of our U.S. health insurance industry.

FYI, Obamacare was quickly passed without being read, turning 1/6<sup>th</sup> of the U.S. economy over to the whims of the Obama administration. It was dubbed a "train wreck" from the beginning, and it's now touted on bumper sticker in the U.S. as, *"One Big Ass Mistake for America!"* Sooner than later, God willing, it will be repealed.

There's little doubt terrorists from around the world are phishing and pharming on unprotected government' websites and the unprotected servers used by far too many in a position of trust. We now know, hacker have been busy redirecting web traffic to sites they can control, and phishing social media sites in an effort to obtain unprotected user names, passwords, social security numbers, and a host of other personal and confidential information. There is no doubt, international terrorists are now well positioned to extort, bribe, and coheres disgruntled Americans holding sensitive positions within our government, or trusted jobs deep within our private sector.