Will They Read It?

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**Abstract**
The Pennsylvania Health Care Plan Saves Money, But Will Legislators Take Time to Read the Bill?

As the new year begins, it’s time to hitch up our britches and take a look at how things are going with healthcare insurance reform. [excerpt]

**Keywords**
Healthcare, Medical Costs, Pennsylvania Health Care Plan, Medicaid, Health Insurance, Insurance Reform

**Disciplines**
English Language and Literature | Health and Medical Administration | Health Services Administration | Public Health
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The Pennsylvania Health Care Plan Saves Money. But Will Legislators Take Time to Read the Bill?

As the new year begins, it's time to hitch up our britches and take a look at how things are going with healthcare insurance reform.

The good news: 17 million are insured for the first time, thanks mostly to government subsidies and Medicaid expansion available under the Affordable Care Act. The bad news: 30 million are still without insurance, whether by choice or through unfortunate circumstances, and significant financial penalties loom in the year ahead for those without policies in place. Meanwhile, Santa brought lots of squinting at fine print for healthcare "shoppers" online and higher premiums, higher copays and higher deductibles for most of the rest of us who are (at least somewhat) covered by our employers. Even the so-called "Cadillac" plans are looking more like Edsels every day, if only because they may soon be taxed. Seriously, if you've never heard of the Edsel, you just might want to Google it just to get a feel for what our system for funding healthcare looks like today.

Let's face it, underinsurance is the new norm. Some well-intentioned employers I know personally found themselves looking at a 24% jump in premiums for 2016 and switched providers. They found a cheaper plan, one of those with a mandatory network—no dermatologist in our area yet, but "we're working on it"—and more out-pocket expenses for all.

Really, it's like that famous frog in the folk tale sitting in a pot of cool water on the stove wearing, no doubt, a sly smile. If you had tossed him into a boiling kettle, he would have had the sense to jump out. But in a pot of slowly warming water, he never gets around to noticing he's being cooked! So it is with these yearly adjustments in healthcare insurance. Bottom line: almost all of us are paying more and getting less?

Indeed, according to the Kaiser Family Foundation, the United States spends about twice as much per capita on healthcare compared to the average spending in other developed countries. We spend $8,745; the average spending—in countries such as France, Japan and Sweden—is $4,460. The British—those tightwads—come in at $3,289. And, all these countries cover everyone, with medical outcomes as good as ours and sometimes far better!