



Editorial Comment

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As we approach November 4th, the political campaign for president of the United States gets into high gear. As voters and health professionals, it is important that we look at both candidates and their plans to deal with the health care crisis we face. Each plan is a conceptual sketch based on differing philosophical beliefs about how to achieve health care reform.

Senator Obama's plan uses the Federal government as the primary driver of reform. His plan relies heavily on the government to impose caps on healthcare premiums, price control on drug companies and more insurance market regulation. Obama's plan proposes a National Health Insurance Exchange that acts as sort of a clearinghouse for individuals and businesses to shop for healthcare plans. The plan calls for mandatory coverage for children by expanding CHIP and SCHIP but no mandatory coverage for adults. There will also be national practice standards for doctors.

Senator McCain's plan calls for increased market forces and market competition to decrease health care cost. In contrast to the Obama plan for more insurance market regulation, the McCain plan proposes deregulation. The McCain plan also has a "guaranteed access plan" and uses a tax credit so that individuals have an incentive to get their own health care coverage. Under this plan, the prevailing idea is that as more people purchase health insurance, the market responds with lower prices.

It is obvious both candidates need to add detail to their plan. Neither plan adequately addresses how cost or coverage is truly affected. Under both plans persons remain uninsured. Both plans assume savings will come from efficiency realized in our current inefficient system. This assumption is a leap of faith by both candidates. No plan deals with the increases in health care costs associated to medical litigation, though McCain's plan mentions tort reform.

Regardless of one's political conviction, participation in the electoral process is our right and one we should not take for granted. Though it is easy to be cynical and decide not participate in the process, the fact remains regardless of who is elected president, that person along with Congress will impact each of our lives. So, stand up and be heard by casting your vote in this next presidential election.

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