

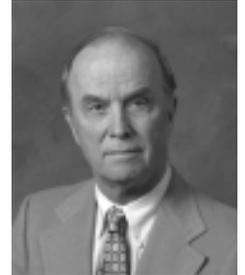


# President's Comment

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A new president has been elected. On November 4, 2008 Barack Obama the president-elect promised changes in American healthcare scene. Some of his remarks were all encompassing without specifics but he had three central issues. The first was improving access to healthcare. Second, he wants to eliminate bureaucratic fat or waste present in our current system. Thirdly, he wants to improve our preventative health systems. This is all easy to say but difficult sometimes to realize.

President-elect Obama wants to work with the present system of health insurance. Those patients who have insurance may elect to keep it or switch to another insurance plan. Those who don't have insurance or are unhappy with their present insurance may opt for the national health insurance exchange. He hopes by doing this that it will create competition and drive healthcare costs down. Additionally, he hopes to equalize insurance costs for small business so that they compare favorably to the policies offered to large corporations. He will also require insurance companies to accept people regardless of their past medical history. This, of course, may result in higher premiums for healthy individuals in the same insurance pool. The Medicaid and CHIPS programs, according to President-elect Obama will be expanded to cover all children who do not have private coverage. He will also use Bush tax cuts, which are due to expire, to subsidize insurance for middle class coverage.

Obama also wants to extend tax credits to individuals who buy health insurance, rather than to their employers. This will result in more employers discontinuing health insurance programs for their employees. I do not feel that this is a business friendly measure. It will take more people out of the private sector of health insurance and put them into his national health insurance exchange.

Another proposal is to establish a national institute to evaluate and to collect information for the medical profession on the effectiveness of drugs, medical devices and treatments. This seems to be a duplication of what is already being done

by NIH, FDA and medical institutions throughout the country.

Lastly, he talks about medical malpractice reform but seems to place major emphasis on medical mistakes and not addressing the problem of dealing with frivolous suits and rising malpractice insurance rates throughout the country. If he follows the same pattern established by the Democratic-controlled Congress for the last few years, we would probably see nothing being done in regards to resolving medical malpractice situation on a national level.

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