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THE NEW ALTERNATIVE TO OBAMACARE THE HEALTHCARE CONTRACT WITH AMERICA

Washington, DC – **John C. Goodman**, Research Fellow with The Independent Institute, President of the National Center for Policy Analysis, and author of [*Priceless: Curing the Healthcare Crisis*](#), has developed the Healthcare Contract with America. The Supreme Court has upheld the Affordable Care Act (“ObamaCare”) and the House of Representatives has moved to repeal it. Yet, no one has presented a plausible alternative—until now. The **Healthcare Contract with America** includes five themes to ensure that all individuals have access to affordable healthcare and have choices in obtaining coverage.

The key elements of the Healthcare Contract with America include:

- ✓ **Tax Fairness:** Families at the same income level should get the same help from government when they obtain private health insurance, regardless of where they obtain it. The federal government encourages the purchase of private health insurance through the tax system. Yet the current approach is arbitrary, regressive and unfair. Instead of paying taxable wages, employers are able to purchase health insurance for their employees with untaxed dollars.
- ✓ **Universality:** Unclaimed tax relief should be made available to local safety net institutions to be used in case the uninsured cannot pay their own medical bills. If an individual chooses to be uninsured, the unclaimed tax credit should be sent to a safety net agency in the community where the person lives. These funds would provide a source of finance in case the uninsured are unable to pay their medical bills.
- ✓ **Portability:** Employers should be able to purchase personal and portable insurance for their employees. One reason we don’t have portable insurance today is because of the federal tax law. We generously subsidize employer-provided insurance, but offer very little tax relief to those who must purchase insurance on their own.
- ✓ **Patient Control:** Patients should be able to manage more of their own health care dollars. Individuals are able to save for medical expenses in a number of tax-favored accounts, and other types of accounts.
- ✓ **Real Insurance:** Insurance should not just pay for the cost of becoming ill, it should also pay the higher premium required if patients switch health plans. If insurance premiums for people with health problems are artificially low, insurers will run from people such people at the time of enrollment and have no incentive to treat them well after enrollment. Under the proposal made here, the insurer would be fully compensated for the above-average expected costs. As a result, insurers would compete to attract the sick as well as the healthy and would search for ways to better meet their needs.

Goodman’s new book *Priceless: Curing the Healthcare Crisis* serves as the basis for the Healthcare Contract with America and contains many innovative ideas for freeing patients and caregivers to be empowered to chart their own lives with low-cost, high-quality healthcare. And *The Wall Street Journal* and the *National Journal*, among other media, have called him the “Father of Health Savings Accounts.”

For further information or to arrange an interview with John Goodman, please contact Kevin McVicker at Shirley & Banister Public Affairs at (703) 739-5920 or kmcvicker@sbpublicaffairs.com.