

This years' State legislature, with nearly 300 bills submitted containing the word "insurance," are on another one of their dysfunctional tirades.

And there are the usual number of "mandates" that crop up every year along with some new ones that are spin-offs of national positions.

There are "mandates" for chiropractic care. Now I don't object to this form of treatment, except for infants, and many health plans already offer this as an option at a modest cost.

Actually, this legislation would be a savings for those already providing such coverage as there would be a cap on the number of visits.

There is a mandate for health care providers to offer a health plan in the rural areas that would be equivalent to what is offered in the urban areas.

The only flaw here is that there is no competition in rural Arizona for either the hospitals or the physicians.

In most rural communities there is only one hospital, which can charge any room rate it desires.

And there are fewer physicians, specialists, and general practitioners which means they don't have to be members of any managed care organization.

They, like the hospitals, have no incentive to lower their fee structure and, as a result, have incomes, reportedly, two to three times higher than like professionals in the urban areas.

Another mandate would make individual health insurance "guaranteed issue" and all pre-existing conditions would be covered.

In other words, even though a health insurer could ask health questions those with any "notable" health conditions would be covered.

The rationale behind this proposal is to allow people more access to health care.

Unfortunately, every healthcare provider who markets an individual product would immediately cease writing policies in Arizona.

New Jersey passed similar legislation several years ago and premiums can equal a house payment plus a car payment.

Other mandates are being considered, such as, the right to sue your health plan, mental illness and psychiatric coverage that would be equivalent to major medical coverage, prescriptions for seniors, and prescriptions to cover clinical trials involving cancer.

Isn't it odd that the pharmaceutical companies are not asked to come to the bargaining table with the healthcare providers when it involves covering, sometimes, experimental drugs for treating cancer?

Is it perhaps because the pharmaceutical companies have always funded the drugs used in clinical trials and now, perhaps, health insurance companies will be forced to pick up the tab?

Since our lawmakers are in a "mandate mood" I have decided to interject my own set of mandates for us to ponder:

1. Mandate that all State health mandates that affect employers with 100 or less employees be repealed.

After all, these are the companies who employ the largest percentage of workers yet are suffering from premium increases to their mandate-enriched benefit plans.

Group health rate increases of 60% to as much as 100% are not uncommon.

2. Mandate that all employers provide health insurance for their employees and pay, at least, 50% of the employee's premium.

3. Mandate that all hospitals and doctors who reside in Arizona contract with a healthcare network. The alternative to this is mandating that all hospitals and physicians reduce their fees to reflect the discounts from belonging to a network.

And another "spin" on this would be to mandate a payment schedule to doctors and hospitals similar to that used by Medicare. This schedule is already in place and could be adjusted by a cost of living or an inflation index.

The bottom line is that consumers would regain control of their health care and physicians would regain control of their patients!

4. Mandate that a Risk Pool be created for the uninsurables which would be funded by the accountable health plan members and some of the cigarette tax money (instead of spending it on commercials).

Every state that has a risk pool avoids the rate variances from which Arizona employers are suffering.

5. Mandate that if consumers are allowed to sue their HMO, the attorney compensation is only a flat fee and not a percentage of judgment or compensatory damage.

6. Mandate that individual health insurance providers abide by the same statutes as group healthcare providers when consumers are changing healthcare plan coverage.

Under the “group” system, when an employer changes from one health plan to another the new health plan covers all pre-existing conditions.

When an individual wants to buy a new, and possibly less expensive, individual health insurance policy they have to re-qualify.

The result could be denial of coverage, having an existing health condition excluded, or being charged an “extra” premium to cover a certain health condition or medication.

7. Mandate that if lawmakers enact a statewide health plan that premiums be subsidized at the same percentage rate as is currently enjoyed by all State employees and their dependents.

This generous subsidy, as you know, is being financed by Arizona taxpayers.