

One Minute Message for June 2011 **Submitted by Oly Storz, VP of PAC**

WATCH WHAT THEY DO – Part 3

In the last two One Minute Messages, we explored the issue of words not matching deeds. Politicians, perhaps more than any other group of people, illustrate this vexing affliction.

Let's use HSAs to illustrate the concept. Most people would agree that HSAs are valuable tools that provide an option in the decision-making process that is involved in the spending of healthcare dollars. Most people would agree that consumers will make wiser decisions about spending healthcare dollars when they must spend their own money. When asked, most politicians of both parties would agree. Why, then, do so many of them vote for legislation (PPACA or State bills) that seeks to curtail the benefits, diminish the value, and increase the time and cost of administration for HSA plans? It does make one wonder, doesn't it?

Perhaps it would help to always remember the first rule of war --- "know thy enemy". To me, this clearly means judge them by their actions and not by their words. Not doing so, will guarantee that the incremental destruction of private health insurance will continue at a rapid pace. We are already well down that path. Look at the devastation evident in California's individual health insurance marketplace. Reduced coverages, less plan choices, much higher prices, 30-page applications and reduced commissions have created an unattractive, difficult and less profitable marketplace for agents and brokers.

So, just how is this supposed to help consumers? How can **we** help those consumers when it becomes tough for us to make a living? Just who benefits from this chaos? I think the answer is clear. Only those who seek to establish a government-run healthcare system will benefit. Our future can be seen clearly around the world. Government-run systems are encountering tremendous shortages of funds, providers and modern equipment resulting in long waiting lists and lack of timely treatment. We will suffer the same fate **UNLESS** we continue to fight and win.

If we continue to just "go along to get along" with legislators who clearly don't have our best interests at heart, we will ultimately fail. That is not to say we should not try to engage **all** legislators in dialogue. We should let them know that we will cooperate in finding solutions. However, we do need to stand on principal and let them know that we believe in free-market solutions in most cases. Let HSAs, Sec. 125 plans, Medicare Advantage plans, HRAs, gap plans and other innovations proliferate! Allow us to have the tools that enable us to best serve the public. Let competition loose and limit the government role to maintaining a level playing field and providing a safety net.

We **NEED** to carry our message to every legislator repeatedly, through every possible channel. We **NEED** to carry our message to the public --- one on one --- as only we can do. To reach the legislators, we **NEED MONEY!** Only our **PAC** dollars will allow us to have an impact by providing funds for election campaigns. **PAC CHAIRS** have an incredibly important job to do. It is up to **us** to convince our members to contribute to **PAC**.

These are incredibly difficult times for our industry. We truly need "all hands on deck".

We simply cannot be effective without **PAC** dollars.