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Nashville Eye: Free-market clinics offer a smarter deal than Bredeesen's health plan

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In March, Gov. Phil Bredeesen unveiled "Cover Tennessee," a new health-care experiment to insure 600,000 uninsured Tennesseans. Unfortunately, the plan will expand the power of government and insurance companies while doing little to improve care for the uninsured.

The Bredeesen plan proposes \$1,800-a-year policies equally funded by employees, employers and taxpayers. It is not surprising that his plan promises "emergency room and hospital care with limits," especially considering the limited care each TennCare recipient already gets at a cost of over \$6,000 per year to taxpayers.

While Bredeesen's promise for "\$10 generic drug coverage" sounds like a good idea, it is not likely to help the uninsured — especially not here in Greene County. Local pharmacists already dispense one month's worth of generic medicine for \$4-\$6 less than the governor's proposal.

Bredeesen also promises an insurance plan featuring \$25 co-payments for "routine doctor visits." This sounds reasonable when one considers the charges — oftentimes as much as \$90 — that doctors bill to insurance companies. However, the plan ignores how much producing the billing paperwork for insurance companies inflates health-care costs.

In fact, medical practices that bill insurance cost three times more to operate than cash-for-service clinics such as mine. By cutting out the middleman, cash-only practices can charge less, provide excellent care and still be financially viable.

This saves everyone but the insurance companies. Bredeesen's plan will do little more than shift money from Tennessee taxpayers to insurance companies and their executives. Alternative solutions, including cash-only clinics, are already serving the uninsured at no expense to other taxpayers.

Bredeesen's scheme also assumes that the uninsured should not or cannot pay doctors more than \$25 for their services. The assumption that non-insured patients can't afford to pay more than \$25 to see a doctor is simply inaccurate. Cash-only clinics generally charge about \$40 per visit, and patients receive a wide range of medical services.

Are uninsured patients willing to pay \$40 for an office visit? The 4,000 uninsured patients that have visited my Greene County clinic during the past five years is proof enough for me.

Our uninsured patients are hard-working folks — farmers, carpenters, beauticians and local retailers. Considering that our county has four government-subsidized medical clinics where patients could go for less, why do they choose to pay more for health care? The answer is simple; These patients want timely, quality medical care at fair and honest prices.

Bredeesen's goal is to make "Cover Tennessee" a "microcosm of where ... the nation needs to go."

Tennessee's lawmakers had a similar vision a dozen years ago when they introduced TennCare. "Cover Tennessee" runs the risk of imposing another well intentioned but misguided political experiment in health care at the expense of taxpayers.

Instead of relying on another untested top-down socialist-style government approach to address the health-care needs of Tennesseans, Bredeesen should consider tried-and-true solutions currently bubbling up from the grassroots. Perhaps his visions for health coverage for all would be better served were he to gain a fresh perspective by visiting cash-only clinics and the patients they serve.

The health of Tennesseans is too important to leave to bureaucrats and insurance lobbyists.

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