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Lich Tran

January 20, 2017 ·

Solution for Universal Health Care

Some Health care Info:

1) -----

<http://www.healthpaconline.net/health-care-solutions.htm>

Health care should be decided by a doctor ??? False === > How about Doctor + patient abuse

Patients should be able to choose their own doctor ?? False === > How about Doctor + patient abuse

The money currently spent on health care should go towards more health care, not on wasteful overhead and executive bonuses.

** Streamline Costs

** Funding of Universal Health Care

Some health care costs may be paid by the patient and some health care costs may be covered by the universal health insurance program.

Currently, public money (federal and state taxes, property taxes, and tax subsidies) already pays for about 60% of the US health care system.

the payment would be handled by one health insurance program. This would reduce waste and make the system more efficient.

** A Better Solution – Make Insurance Portable

A person should not have to switch insurance companies ??? False =====> it erase competition

** A Better Solution – Improve Access to Preventive Care

less than 4 cents of every health care dollar is spent on prevention and public health

75% of all health care dollars are spent on patients with one or more chronic conditions, many of which can be prevented

2) -----

http://www.huffingtonpost.com/.../a-hidden-solution-to-amer_b...

Our health care costs are almost 150% as much per capita as the next most expensive health care system,

** estimated three trillion dollars a year?

** At present, the most effective way to reduce health care costs is by reducing the rate of illness.

3) -----

<https://realtruth.org/articles/090203-005-health.html>

Consider. In 1980, healthcare expenditures were \$256 billion, according to the Centers for Medicare & Medicaid Services. In 2010, U.S. taxpayers paid nearly \$2.6 trillion for healthcare services.

Healthcare Overhaul?

Wrong Focus

Prevention Is Key

4) -----

<https://www.amsa.org/wp-content/uploads/2015/.../CaseForUHC.pdf>

THE MORAL CASE FOR UNIVERSAL HEALTH CARE

The most visible victims of America's decision to treat health care as a privilege are the 45 million Americans who lack insurance. In contrast to prevailing stereotypes, 80% of the uninsured are hardworking

5) -----

<http://www.nationalaffairs.com/.../the-health-insurance-solut...>

OUR STRANGE INSURANCE SYSTEM

Of the 306 million residents of the United States in 2010, about 256 million had some form of health insurance. Of these, 166 million were covered by private insurance (either provided by employers or purchased in the individual market) and 90 million were covered by some form of public

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**** COSTS AND SOURCES OF FUNDING**

Using available evidence about risks and costs — as well as the example of existing catastrophic-coverage plans — our preliminary estimate of what high-deductible insurance would cost, on average, is about \$2,000 per person per year (an average of \$7,200 per family). The aggregate cost to the federal government of providing this type of coverage for the entire eligible population would thus be roughly \$420 billion per year.

SOURCES OF FUNDING FOR THE NEEDY

That \$92 billion funding shortfall required to subsidize the needy (about 22% of the \$420 billion requirement) could be funded in a number of ways made possible by this reform.

** Excluding Medicare and Medicaid, personal health-care spending now totals about \$1.8 trillion per year.

6) -----

<http://nypost.com/2012/06/10/5-ways-to-solve-health-care/>

- 1- Make health insurance personal and portable
- 2- Increase competition and break up insurance cartels

*** Nationwide, there are more than 1,300 insurance companies, including some 500 nonprofit, cooperative and mutual insurers. Consumers should be able to buy insurance from any of them, forcing insurers to compete on price and service.

- 3- Empower non-physician medical professionals
- 4 -Have seniors make their own medicare decisions

*** Medicaid costs New York taxpayers more than \$15.9 billion annually.

- 5- Let states experiment with Medicaid

** Even if one accepts the most optimistic estimates for Medicare's finances, the program faces future shortfalls of more than \$56 trillion. Other estimates suggest that the program's unfunded liabilities could actually reach as much as \$125 trillion.

*** For this feat of medical excellence, Aetna was charged more than \$8,000 (that's just for treatment, the prescriptions cost extra). The copay for the patient? \$50.(The \$8,000 mouthwash)

Why obama care failed ??? Because insurance Co. has to raise the premium cost ??? high cost because so many people use obama care and abuse ??? like car insurance ... what if all cars involve accident ??? Car insurance based on the predict 2% will happen and 10% may happens ...???

Universal health should based on x% will use and y% may use Universal health care

Principles:

Avoid abuse by the nature of human self-interest by Dr. + patients

Reward good and punish bad

Personal responsible

SUGGESTION

- 1- Make health insurance personal and portable:

** No employers - employee health policy (no tax credit)

** Reward (\$1000 ?? or 1% limited income) annually for person who do not use Universal Care (even he may pay treatment by himself by cash or foreign Care Insurance)

** Encourage people return to mother land without using universal care no any penalty for not use health care nor late enrollment on part B, C,D

- 2- Increase competition and break up insurance cartels

** Allow foreign health insurance to competition

- 3- Empower non-physician medical professionals

** No restrict / permit to buy medicine

- 4 -Have seniors make their own medicare decisions

** They may choose not to use medicare for 1, 2 or 40 years and go back later without any penalty

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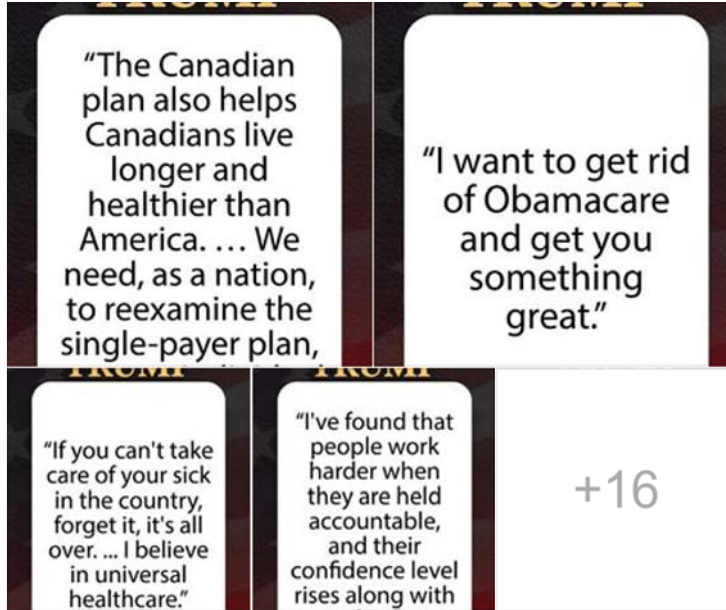


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Obama should be in jail for Obama care
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Lich Tran Think about this: If all of cars involve accident, the insurance company will bankruptcy. It rarely happen even 30%.... Auto insurance based on 2% will happen and 10% maybe happened. Still, there are fake car accidents and car accident due to negligence /DUI/teenagers and by lawyers + criminals. Insurance Company can deter by increasing price on such risky individuals. Health insurance cannot do the same thing. They cannot deter the health care abusers: the crime + affairs of Doctors and Patients Health Care Insurance must raise price on all not on risky individuals and still cannot deter the health care abusers . That is why in Democracy, reducing the wrong thinking / planning by the Opposition is very important. Obama abused executive orders and ignored the Opposition is unacceptable. Obama should be in jail for by pass congress

Why obamacare is unfair ???

Obama care encourage/teach people lie about income to get obama health support ... Obama care encourage/teach people to rob others' money thru Government.

Taxpayers pay Income tax, SSS Tax, Medicare Tax, DI tax, Sale Tax .. and pay hidden tax of Obama care penalty

Penalty for no health insurance, which is the highest: 2.5% of household income

An example for robbing: Before Obamacare, health insurance \$346/m (2012) ... After obama care \$583 + co pay 40% ... the robbed money of \$237==583-346 goes to people who lie about income, cash business, cannot prove income in order to buy Obama care (\$139/month).... You can guess 45% people forced to buy Obama Care to avoid penalty even if they can go back to their mother land (VN) for cheaper care, 45% willing to buy obama because they can lie about income for cheap insurance....

www.facebook.com/permalink.php?story_fbid=343171069367583&id=100010240777404

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Lich Tran My wife received penalty bill of \$1.70 from Kaiser

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Kaiser Permanente
P.O. Box 7165
PASADENA, CA 91109-7165
1800-464-4000

We called Kaiser Permanente to ask for a reconsideration, but it was denied.

I believe it is unfair, because my wife enrolled in special enrollment after I retired on 5/30/2015. The part D approval took almost 4 months due to confirmation requirement by security office and my Company. It is not our intention to make a delay for our benefit. It is not our false. It is the process of confirmation by social security office creating the delay.

Moreover we frequently contacted, called SSN office about this to avoid penalty, and there is also information that if we cannot apply in middle of the year, we can apply at the beginning of the year.

Charging \$1.70 for the rest of her life make my wife crazy, get sick. It is unfair. It is unjust enrichment by health care provider because they lose nothing to exchange for the extra money penalty. It is not only one month, nor one year. It is the rest of the patient life, 30 years or 40 years more. It gives the healthcare provider collect million dollars on million members every month.

Charging penalty \$1.70 with the over head cost of \$3. is not a wise method ... Moreover, when a citizen do not use medicare, the government reduce cost and should encourage Government enrich the health service provider is unjust and unethical

The late charge should apply for the late year, and should not apply for the rest of the person life like capital punishment on a crime. The penalty should go to government, not the private healthcare provider.

I wrote this unjust enrichment to President Obama, Governor, General attorney, Congress to review the law and help senior citizen from this unfair unjust enrichment practice.

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