

Recently I've been hearing from people who somehow believe that the Republicans have a sensible alternative health care plan. I'd like to set the record straight by telling you a little bit about the proposal from Congressman Paul Ryan, the highest ranking Republican on the House Budget Committee. His plan would gradually eliminate Medicare as we know it, instead providing seniors with an \$11,000, income related, risk-adjusted annual payment to purchase a "Medicare Certified" insurance plan.

Despite the fact that his plan will eventually force seniors to purchase insurance on the individual market, he offers almost nothing about what kinds of consumer protections, if any, he will offer to older Americans. Consumer protections from insurance abuses would be essential for seniors in the individual insurance market. Do you think there are many 65 year olds in America without a "pre-existing condition"?

Banning denial of coverage based on pre-existing conditions and rescissions are areas of universal agreement between Democrats and Republicans in the current health care debate, and I hoped that Congressman Ryan would spell this out in detail.

What I find most troubling with Congressman Ryan's proposal is his assertion that, "The entire methodology of the program must be converted away from a program that shelters providers and consumers from prices—and is therefore inefficient in restraining rising costs—into one in which beneficiaries choose the most affordable coverage that best suits their needs."

Congressman Ryan is equating obtaining medical care to purchasing a new car, as if upon receiving a cancer diagnosis, you can wait for surgery to go on sale, or a loan for chemotherapy to be offered at 0% APR.

Sixty-two percent of all personal bankruptcies are tied to personal health costs precisely because as individuals we can and do not treat medical treatments as a choice. It would be against human nature to do so. Who wouldn't chose bankruptcy over forgoing a necessary medical procedure for a loved one?

The bottom line is that telling Americans to think with their wallet is not the way to address

health care costs. Americans already think with their wallet when it comes to health care, and that is why 46 million of them are uninsured. "Savings" would be realized by those who can not afford it forgoing necessary care.

Congressman Ryan's health care proposal is wrong for America and our seniors, but even more troubling is the Republican mentality the decision about whether or not to get a mammogram should be made in the same way we decide whether or not to buy a car.

By comparison, our plan protects seniors by closing the prescription drug donut hole, and helps stabilize Medicare by making sound long-term, cost-saving investments.