

Healthcare, Obamacare and Misuseonyms

I'm going to make a point so stay with me. Words mean things. Today's accepted normalcy of texting in acronyms and single letters to replace actual words has been known to make a few English teachers want to LOL to keep from crying. Let's explore for a moment another area that challenges our vernacular. Take synonyms for example. A synonym is a word or phrase that means nearly the same as another word or phrase. And in some cases, the continual *misuse* of two words that are used as synonyms *has been known to become synonymous* – even though they're not – which I'm calling a misuseonym, which, BTW, is a word I just made up.

The federal government has spent nearly \$700 million dollars¹ in media advertising over the past twelve months to promote Obamacare, and in doing so, has continually referred to Obamacare as “healthcare” (as in healthcare.gov) instead of “health insurance” (which it is). As a result, many people now consider “healthcare” and “health insurance” to be synonymous – which is a classic misuseonym.

Let's define the difference between the two and then address why it's so important that they are not used synonymously. For purposes of this article, “healthcare” is defined as “medical services, tests or procedures performed by licensed or accredited providers”. “Health insurance” is defined as “the financing of insurance due to loss incurred for illness or injury”. As you can see, these two terms are fundamentally very different even though they are commingled to have the same meaning on a regular basis.

It is important that their meanings are defined and understood as two mutually exclusive issues. The business model of medical practice, access to healthcare and the health insurance industry are all rapidly changing due to Obamacare. Examples of exciting changes in healthcare include:

- New technologies are delivering chronic disease management to rural markets where access to healthcare has been sparse;
- Physicians are leaving the traditional practice model for cash-only concierge medicine;
- Telehealth and telemedicine has become mainstream in acute care treatment.
- Medication management has shown outstanding results in improved clinical outcomes of chronically-ill patients.
- Access to cash-pay medical and dental services on a (non-insured) pre-negotiated savings and discount basis saves significantly on first-dollar, out-of-pocket expenses (whether insured or not).

It is important to note that all of these examples are defined as *healthcare* – not *health insurance* so they're easily accessed and far more affordable than insurance.

Now let me be clear. I believe health insurance is an absolute necessity. No one can predict when their appendix is going bad, when the other car is going to cross the center stripe or when that nagging problem becomes a diagnosis of cancer. That's what health insurance is for. But let's turn our attention toward the combination of healthcare and health insurance working in conjunction to provide a solution to a national problem – accessibility and affordability.

Obamacare, depending on who you ask, has either been a tremendous help or an unsustainable burden. For those it has helped – people who receive federal subsidies that pay for most or all of their premium or for those that have serious medical problems – now have the ability to get health insurance without restrictions. The problem is this doesn't solve the problem. The federal subsidy isn't paid by the federal government – it's paid by the American taxpayers. The federal government re-distributes the money to pay for those that fall under a certain income level. The problem is, someone has to pay more so someone else can pay less. This absolute tenant of Obamacare in effect cost-shifts the problem of accessing health insurance from those that previously couldn't afford it to those that used to have it but no longer can afford it. So depending on where you fall, Obamacare can be a blessing or a curse. No matter which side you fall on, more and more physicians are opting-out of taking Obamacare patients so accessibility is becoming a very significant, unintended consequence.

This article is not about that debate. However, it's clear that Obamacare has created the same set of problems (accessibility and affordability) to a different class of people (middle-class).

The solution lies in a common-sense approach to addressing the problem instead of pandering to a political base. I do not believe Obamacare is sustainable in its present form. It costs too much for middle-class Americans who make just enough to not qualify for a subsidy but not enough to afford the skyrocketing premiums. At the same time, we are the most prosperous nation on earth so we should provide health insurance for those that can't afford it. Solution – change the law (Obamacare) to address both issues.

First, let's all agree that it's ridiculous to think that all Americans needing individual health insurance fit into four metal plan categories (two of which are so expensive they really aren't choices to begin with). Second, let's agree that everyone doesn't need or want the ten essential benefits (look them up if you don't know what they are). Third, it makes no sense that true catastrophic health insurance is not even offered by health insurance carriers today because of the restrictions of Obamacare.

Let's take the good aspects of Obamacare and combine them with the needed changes above. The issue of accessibility and affordability would no longer be an issue, insurance premiums would level or come down and more people would end up being insured – and isn't that the purpose of health insurance reform?

You would then have the accessibility and affordability to buy health insurance for the unexpected, catastrophic things and healthcare for the predictable, commonly-used services that happen over the course of the year – and pay a lower price for the things you need and want. It's time to keep our vernacular straight – healthcare is not health insurance and vice versa, but together they form a great solution to a current national problem.

¹ www.washington.cbslocal.com, July 23, 2013

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