

**Providing Hope for the Uninsured:
New Plans for Solving the Healthcare Crisis
By Richard J. Monello**

Perhaps there is hope for fixing the healthcare crisis after all. Hillary Rodham Clinton, author of a failed attempt to overhaul healthcare in the 90s, and Newt Gingrich, engineer of the 90's Republican Revolution largely brought on by Clinton's failed attempt, sat down together recently at a National Press Club session entitled "Ceasefire on Health Care" to discuss what they just might agree on.

And they did agree indeed on several issues including, much to the surprise of some, Gingrich's proposal to "voucherize" Medicaid. "There is enough money in the system right now to cover the uninsured," said Clinton. It's not that the meeting was that earth-shattering, but perhaps it is a sign of a growing trend to piecemeal fixes to the healthcare crisis rather than starting from scratch.

That we are, and have been, in a healthcare crisis is clear. A recent report by the Census Bureau revealed that there has been a recent spike in the number of Americans without healthcare coverage. In fact, 45.8 million Americans have no insurance of any type. The reason for most is that they simply cannot afford any kind of coverage. Attempts to provide universal coverage or cause significant changes through federal mandates have failed.

These disturbing figures from the Census Bureau should serve as a call to action for government policymakers as well as health care companies. We need to work together and formulate a plan that will help get access to affordable health care for all Americans. Fortunately, solutions are on the horizon.

According to the Bush administration, the solution would be moving healthcare toward new association-based health plans, including HSAs (Health Savings Accounts) and consumer-driven health plans. "To make insurance more affordable, Congress must act to address rapidly rising health care costs," says President George W. Bush. "Small businesses should be able to band together and negotiate for lower insurance rates so they can cover more workers with health insurance—I urge you to pass association health plans."

The use of association-based health plans is finally starting to catch on. These plans offer solutions for those who previously thought themselves to be "uninsurable." A small but increasing number of people are taking a look at these affordable plans.

Some of these plans include a myriad of choices and benefits for its members. Membership in one of these plans allows members access to hospital indemnity benefits, prescription benefits, and disability benefits. It also carries provisions for medical, dental, accident, and vision care. It even includes several lifestyle benefits including road side service, travel benefits, and discounts on shopping, dining, and movies.

These association health plans are products whose time has come. These plans are true blanket guaranteed acceptance benefit packages. Many people with pre-existing conditions are worried about being accepted into new plans. The good news is that many of these association health plans accept everyone, even those with pre-existing conditions.

These new health plans, in addition to being great for consumers, are also beneficial for agents and brokers, especially for those agents looking to strengthen their portfolio and provide healthcare coverage to the uninsurable. There is finally a solution that will address their growing databases of uninsured Americans and that will pay them a level commission for the life of the plan.

Thanks to these one-of-a-kind products, you don't have to tell anyone "no" anymore. At last, the 47.8 million uninsurable Americans have some options. It's about time.

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