

Friday, March 15, 2013

To: Chairman, House Insurance Committee

Re: SB163/HB2243 Hearing date 3-18-2013

Kansans are hurting. Our health insurance costs are soaring and our health care access is dwindling. As a family physician, I see the pain and suffering in my patient's eyes from the unintended consequences of the Affordable Care Act. As a Kansas native, I'm not ready to see our state's medical system sink to meritocracy.

The blame cannot be placed solely at the feet of health reform because our industry was broken long before Obamacare, and will likely be broken long afterwards. We will need to find the solutions ourselves and we'll need our State leaders to foster an environment of innovation.

In the simplest of terms, healthcare is expensive because of red tape and we are able to drastically reduce the cost of care by eliminating red tape. We wouldn't expect car insurance to pay for gasoline but we are complacent with the status quo that 'requires' insurance for primary care?

Two and a half years ago, we began building our solution to expensive medical care and insurance, an insurance free model that is known as direct primary care. Direct primary care practices bypass insurance and work directly with the patients and are able to pass the dramatic savings onward.

We offer unlimited care for \$10-\$50 per month per patient (regardless of pre-existing conditions) which includes unlimited home, work, office, and technology visits, no co-pays, all in office procedures are included free of charge, and up to 95% discount on medications and laboratory testing by utilizing wholesale options. The 24/7 access helps to minimize expensive and unnecessary urgent care visits, Emergency Room visits and hospitalizations.

Our savings have allowed Kansas families and businesses to find insurance that is up to 50% cheaper than previously available. The improved care in turn minimizes the insurance companies' risks while lowering the costs of premiums and encouraging collaboration within the industry.

Out of the fire and ashes left behind from health reform a new solution will arise. Physicians and insurance companies will have a new motivation to work together to discover how they can streamline healthcare to maximize value and minimize costs. We need our leaders in Topeka to encourage innovation in the Health Insurance market such as the custom designing of health plans enabled by this new law.

Not only will consumers experience the lower rates our patients enjoy, but they will also enjoy the freedom from government dictating the coverage they must purchase, needed or not.

I ask that you support SB 163 because I feel that it will provide an avenue for the free market to continue to exist parallel to the federal plans. I ask that you legalize the free market.

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