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by Bart Gordon

As Congress considers different proposals for reforming our country's healthcare system, it is important for us to recognize the potential consequences if we don't enact the right changes to our current system.

A number of recent reports and studies have painted a stark picture of the healthcare crisis we would all face in the years to come if no changes were made. For example:

- The Business Roundtable, an association of leading U.S. companies, published a report in September that found in the last eight years, total medical costs (employer and employee premiums, plus employee out-of-pocket payments) for large-employer plans have risen by 118%, from \$4,918 per employee in 2001 to \$10,743 per employee in 2009. If nothing changes, the report concludes that costs in 2019 will be more than \$28,000 per employee.
- The Kaiser Family Foundation published a study on September 15th revealing that small businesses in particular are struggling under the current healthcare system. For firms with fewer than 10 workers, 57% offered health insurance in 2000. Less than half, 46 percent, do now. If costs trends don't change, small businesses will continue dropping employee coverage.

I have heard from countless Tennesseans who have personally said that they simply can't keep up with the rising costs of health insurance. In Tennessee alone, insurance costs have risen 129% for small businesses since 2000, forcing many to cut benefits or stop offering coverage for employees.

I believe that healthcare reform needs to first and foremost make health care coverage more affordable for everyone (small businesses, individuals, and families). It must also make health insurance portable, so if you lose or change your job, your insurance goes with you. State lines shouldn't get in the way of insurance companies offering coverage; allowing this will increase options, create competition, and ultimately lower costs. Insurance companies should be prohibited from denying coverage to people with pre-existing conditions, and they shouldn't be able to cut off coverage when a person gets sick. And any reform proposal should be deficit-neutral.

We need to get this right and ensure that any healthcare proposal signed into law improves the U.S. healthcare system by reducing costs as well as increasing access and quality of care. ■

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