The Informed Health Plan Act of 2017

A New Healthcare Delivery System for America



TRANSPARENT - AFFORDABLE - CONSUMER-DRIVEN

Robert Dennis, MD

The Informed Health Plan Act of 2017

A word from author Robert Dennis, MD:

To my fellow concerned citizens,

Thank you for purchasing this book. I am committed to getting this book into the hands of every U.S. legislator and candidate running for national office.

Through my "Buy One, Send One Free" campaign, when you purchase a book for yourself, I will send a free copy to your legislator or the candidate of your choice.

To send a copy of The Informed Health Plan Act of 2017, please visit:

www.InformedHealthPlan.com

Click on "Send A Free Copy To My Legislator" link in the top right corner.

Add your first name and ZIP Code and we will send a free copy to your legislator.

Contents

Introduction
Chapter 1: Overview and Outline3
Chapter 2: The Medical Healthcare System Meets the Free Market
Chapter 3: "Just Imagine"15
Chapter 4: Today vs. Tomorrow: A typical consumer interaction
Chapter 5: The Second Opinion for Elective Care: Better utilization control
Chapter 6: Affordable Care for All: For all life- or limb-threatening conditions29
Chapter 7: The System's Linchpin: The critical line between urgent care and elective care 33
Chapter 8: Definitions and Abbreviations Made Simple
Chapter 9: The Special Role of Government 41
Chapter 10: The Six Stakeholders43
Chapter 11: Funding: Tax Reductions, Not
Increases 71

Chapter 12: Funding Urgent Care/Catastrophic
Care
Chapter 13: Funding Elective Care77
Chapter 14: Accessing and Funding Urgent Care
Chapter 15: Review and Further Details93
Chapter 16: Behind the Scenes Actuaries Are
Hard at Work95
Chapter 17: The Government's Role in This Free-
market System103
Chapter 18: Specific issues and how they would
be addressed within the IHPA of 2017109
Chapter 19: Summation113
Chapter 20: Stakeholder Advantages and
Disadvantages119

Introduction

Thank you for your interest in this book. The fact that you have purchased The Informed Health Plan Act of 2017 indicates your concern about the state of the current U.S. healthcare system.

This book explains in detail a new and innovative concept in healthcare delivery. It is my intention to reach the most healthcare legislator, sincere the most sophisticated healthcare expert, the most dedicated physician and most important, the frustrated and bewildered consumer who is paying for it all.

This timely and courageous plan empowers the consumer by offering transparency in pricing, choice in providers, and improvement in quality and a reduction in costs at all levels of health care.

The Informed Health Plan Act accomplishes this by dismantling the bureaucratic machine and shifting these dollars back into the delivery of actual medical care in a simple **two-step** plan:

- Identify the six stakeholders supporting the current system.
- Outline the modification of each of their roles in considerable detail.

We have before us a great opportunity to create the world's finest healthcare system. We already have the crucial starting point in place. Simply put, the U.S. already has the most advanced and innovative medicine in the world. What we need to correct is the inefficient, wasteful, inept and exorbitant delivery system. We must make this correction

before our country is crushed by the ever-escalating costs of our current healthcare delivery system. We can preserve the good parts of the Affordable Care Act while shedding its excessive bureaucratic burdens.

This effort is dedicated to those who embrace change as the path forward.

Robert Dennis, MD February 2016

Chapter 1: Overview

In order to achieve a health care delivery system that achieves the most desirable goals - defined as lower costs across the system and full access for all - we must be willing to consider a fundamental restructuring of the American healthcare system.

To expend any effort in this direction and do less at this point would just layer yet another level of complication onto an already over-burdened system in full blown crisis.

The United States' healthcare system is destined for a dramatic change because at the current rate of cost increase it will crush future generations.

This transparent plan empowers consumers to make informed choices and when they do, it captures enormous cost savings.

It is the universal solution, a global approach to a system in crisis.