

## “Obamacare” and the Supreme Court Decision – Moving Forward

### The Decision – A Very Bad One

The Supreme Court decision regarding Obamacare was very disappointing – I believe the Court got it wrong. As your future Congressman, repealing “Obamacare” will be one of my first orders of business.

There are two major issues at play here – the first, “Obamacare” is unconstitutional, and second, it does not address the needs of the American people. As one who has worked in the healthcare industry, I recognize that access to affordable medical care and options for insurance are the core issues we must address.

### Experience Matters – If We’re to Make a Difference

The healthcare landscape is bigger, however, than individual citizens who need health insurance. As important, we must insure that we have enough doctors, hospitals and other providers of care – we cannot impose a system that discourages young people from entering the field nor can we penalize those already practicing through unreasonably low reimbursement rates or bureaucratic interference in their practices. It includes seniors on fixed incomes who are reliant on Medicare and Social Security to pay for some of their healthcare benefits and those who rely on Medicaid for healthcare support. It is truly a complex issue, and I’m convinced that the only way to effectively move forward is to elect men and women to Congress who have proven experience in the industry to understand how the parts fit together.

### A Plan Forward – Options and Access

Repealing “Obamacare” will not be enough to ensure that Americans have adequate choices in healthcare coverage and the access to services they require. We must look for free-market, patient-centered solutions. That’s where my experience in both healthcare delivery and healthcare insurance come to the fore. My FTC plan (**F**raud-**T**ort reform-**C**ompetition) will reduce cost making health insurance more affordable and will increase competition among insurers providing better coverage options for Americans.

First, we must reduce **Fraud** in healthcare. Some estimates suggest that as much as 25% of our healthcare cost is due to fraud. Our insurance companies are pretty good at detecting fraud, but we must put more teeth behind these efforts by stepping up penalties for those who commit fraud. We must employ better technology in the public sector – Medicare and Medicaid – to root out fraud.

Second, we must reform **Tort** laws to reduce another 25% of our cost. Tort cases are those lawsuits that are brought by injured parties to receive compensation for damages caused by neglect or bad practice. I believe that individuals should be fully compensated if they are harmed, and some punitive awards are reasonable should neglect or poor practices be behind the damage. However, outrageous punitive damage awards and the defensive medicine that has resulted from over-zealous litigation have added significant costs to our healthcare system to the detriment of us all.

Third, we must encourage **Competition** in our health insurance and healthcare delivery systems. Allowing insurers to compete across state lines will drive down costs of health insurance as insurers will realize economies of scale while competing with each other for our business. I firmly believe that our

current practice which allows states to ban insurance from another state to be sold is unconstitutional. The whole idea behind the Commerce Clause was to ensure that states didn't erect barriers to products from another state – but that's exactly what we are doing. Not only will cross-state competition, such as is available with auto insurance, decrease cost through competition, but it will also increase the options available to us.

Reducing **Fraud**, reforming the **Tort** system, and increasing **Competition** among insurers is a viable solution to move us forward, but it will take the right kind of experience to bring it to fruition. As your next Congressman I will bring that experience to bear so we can all trust that when the time comes we will have the access to healthcare and the insurance options we depend on.

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