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Appealing choice

Shadegg health plan offering a small but vital step

Sept. 7, 2004 12:00 AM

In all likelihood, the Health Care Choice Act proposed by Rep. John Shadegg, R-Ariz., is not going to kick up a lot of dust any time soon.

Which may be a good thing.

This is one of those bills designed to escape the ire of powerful interests that would squash it if they realized its potential to bring change to health care.

The Choice Act represents a small step forward in an industry whose financial burdens on consumers is measured in tens of billions of dollars. The Shadegg proposal was recently introduced to Congress. But it has barely been noticed amid the hurricane of presidential politics.

However small its footprint, the Shadegg bill is remarkable for one very important reason: It proposes to treat health care coverage as it should be treated - as a consumer product tailored to appeal to the needs of individuals, not just to broad swaths of humanity.

The Choice Act would allow individuals seeking to buy insurance to purchase policies that may not include mandated coverages required by their home state's insurance regulators. The legislation would allow purchasers to shop - online, over the phone, or by mail - in other states for policies that include only those benefits that the buyers deem necessary.

The potential savings to consumers, says Shadegg, could be significant. A policy with a \$500 deductible in a mandate-heavy state such as New Jersey could cost thousands more than a similar policy here in Arizona, where required coverages are fewer.

Free-market advocates such as the Cato Institute have praised Shadegg's bill, with reservations. Although conceptually important for its potential to redirect how society views health insurance, its immediate impact is likely negligible, since most people buy health insurance through company-directed group policies. And the Choice Act does not address group coverages, large or small.

That seems intentional. Shadegg seems to recognize that the status quo of health insurance is a giant beast to be attacked directly. Perhaps the next step, he says, will be to address the needs of small groups.

The Choice Act has a long road yet to travel. It has gained the support of the White House, as well as GOP House leaders. But a bill like this cries out for bipartisan support and, as yet, no Democrats have signed on.

That would be a good next step. Certainly the support of a Democrat or two - say, Rep. Ed Pastor, D-Ariz. - would help move this valuable little tool for cash-strapped individuals toward passage.

Steve Benson

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