

From the Heart. . .

. . . Life Skills for Today

By Sharon L. Benedict MS, ACC



Wellness—where’s our healthcare going?

With every newspaper you pick up and news report, one of the major topics is “healthcare reform. Our nation’s mixed public-private healthcare system is the most expensive in the world, with healthcare costing more per person than in any other nation. A greater portion of gross domestic product (GDP) is spent on healthcare than in any other United Nations member state except for the Marshall Islands—almost twice any other industrialized nation. Our total cost now runs over \$2.2 trillion. Nearly 47 million Americans have no insurance coverage, are not filling prescriptions, nor are they going to the doctor because they can't afford it.

This term, healthcare reform, is often thought to be tied to “universal healthcare,” even “socialized medicine.” Although these three supposedly have their own very distinctive definitions and advocates, for many it’s like a frog jumping into a pot of cool water. Without the frog’s awareness, the pot starts to get slowly heated up to boiling. Somewhere along the way, you end up with frog legs dinner for the family. Eventually, socialized medicine will result. Remember, we already have this kind of medicine to some degree in our nation via Medicare, Medicaid when President Johnson signed the Social Security Amendments of 1965, passed by both houses.

I believe we all can agree our nation definitely needs healthcare reform. How we go about this is a very complex topic. Yet, I have decided give it a try throughout this

month's lifeskill topic, *Wellness*. Keep in mind a fundamental problem in evaluating any reform proposals is accurately estimating their cost and potential impact. It's often like trying to compare two fruits, such as apple with grapefruit. Proposals often differ in many important details and thereby very difficult to find meaningful side-by-side cost comparisons—affecting cost/savings estimate results and accuracy of numbers.

By no means will I be able to cover everything in the next four issues, but will hopefully offer you some perspective and resources to study on your own. So, let's get started.

Where is our healthcare going? What impact will any changes have on you and your family? Think about where you are satisfied with your healthcare and where you are not. How have your children's and grandparent's healthcare needs been met or not met?

For this first article, let's form some understanding of the difference between "healthcare reform," "universal healthcare," and "socialized medicine." You will then be given some resources to check out yourself. No matter what political side of the aisle you rest, let's take this journey together to learn and engage in ways to bring about the kind of reform we need for our nation.

"Healthcare Reform" = is a general description used for discussing major health policy creation or changes—for the most part, governmental policy that affects healthcare delivery in a given place. Healthcare reform typically attempts to:

- Broaden the population that receives healthcare coverage through either public sector insurance programs or private sector insurance companies
- Expand the array of healthcare providers consumers may choose among
- Improve the access to healthcare specialists

- Improve the quality of healthcare
- Decrease the cost of healthcare

The debate over US healthcare reform centers on questions of a right to healthcare, access, fairness, sustainability, and quality; along with the high cost.

“Universal Healthcare” = refers to a “universal coverage” scenario where everyone is covered for basic healthcare services, including medical, dental, and mental health; and no one is denied care as long as they are legal residents in the geography covered, such as all the residents in the state of Massachusetts. These programs vary in their structure and funding mechanisms. Typically, most costs are met via a single-payer healthcare system or national health insurance, or by a public-private combination that have compulsory regulated insurance meeting certain regulated standards. It is provided in most all industrialized nations, many developing countries, and is the trend worldwide.

“Socialized Medicine” = is a term used primarily in the United States to refer to certain kinds of publicly-funded healthcare. For most of us, the concept of socialized medicine means the government provides all aspects of healthcare: It pays for all care. It employs the providers. It runs the facilities. The term is used most frequently in a negative way, sparking political debate concerning healthcare. Exact definitions may vary but can refer to any system of medical care that is publicly financed, government administered, or both. The original meaning was confined to systems in which the government operates healthcare facilities and employs healthcare professionals. This narrower usage would apply to the British National Health Service hospital trusts and health systems that operate in other countries as diverse as Finland, Spain, Israel, and

Cuba. The United States' Veterans Health Administration and the medical departments of the US Army, Navy, and Air Force would also fall under this narrow definition.

These descriptions are a composite from several sources including About.com and Wikipedia.com. I'm sure you can find other descriptions throughout cyberspace. Too often, these three terms are used in heated debate where passions flare, reason disappears, and open respectful dialogue is almost impossible to achieve.

So, here's your opportunity to dig a little deeper to understand some of the basics of our healthcare system, the terms flying around, and how any changes can directly impact you and your family. These are just a few of the resources available as you find others that may offer further insight to your own healthcare/wellness journey. Next articles will cover what is dysfunctional about our current healthcare system and how to get it functional.

White House/Healthcare, http://www.whitehouse.gov/issues/health_care/

US Govt health reform,

<http://www.healthreform.gov/reports/hiddencosts/index.html>

About.com,

http://patients.about.com/gi/dynamic/offsite.htm?zi=1/XJ&sdn=patients&cdn=health&tm=1918&gps=508_246_1003_565&f=00&su=p736.8.336.ip_&t=2&bt=1&bts=0&zu=http%3A//www.watsonwyatt.com/europe/pubs/health_care/render2.asp%3FID%3D13850

Criticism history website, <http://www.criticism.com/policy/republicans-health-care-policy.php>, <http://www.criticism.com/policy/democrats-health-care-policy.php>

Institute of Medicine Reports—resources for understanding the true cost –

personal, societal, financial, and environmental – of uninsurance. Reports are available for purchase from the IOM website,

<http://www.iom.edu/project.asp?id=4660>.

“Coverage Matters: Insurance and Health Care,” October 11, 2001

"Care Without Coverage: Too Little, Too Late," May 21, 2002

“Health Insurance is a Family Matter,” September 18, 2002

“A Shared Destiny: The Community Effects of Uninsurance,” March 6, 2003

“Hidden Costs, Value Lost: Uninsurance in America,” June 17, 2003

“Insuring America's Health: Principles and Recommendations,” January 14, 2004

"Crossing the Quality Chasm: A New Health System for the 21st Century," March 1, 2001

Understanding Health Policy: A Clinical Approach by Thomas

Bodenheimer, MD and Kevin Grumbach, MD (Third Edition, Lange Medical Books, 2002) lays out our healthcare system section by section. The book is easy to read, with illustrative stories and diagrams, and helps the reader understand how healthcare policy, finance, delivery and quality interact.

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Our nation's healthcare transformation—you and the winding road to wellness

What is your vision of wellness for you and your family? Your response to this question is key to where our nation's healthcare or "sickcare" system is heading. Yes, you do have that much influence.

Sen. Tom Harkin (D-Iowa) is a senior member of the Senate Health, Education, Labor and Pensions Committee and chairs the Senate panel that funds medical research and healthcare. In a Yahoo opt-ed article (http://news.yahoo.com/s/ynews/ynews_ts408), *Shifting America from sick care to genuine wellness*, Harkin shares his vision for our nation's healthcare transformation and pending federal legislation.

Harkin states, "As the lead Senator in drafting the Prevention and Public Health section of the bill, I view this legislation as our opportunity to recreate America as a genuine wellness society – a society that is focused on prevention, good nutrition, fitness, and public health. The fact is we currently do not have a healthcare system in the United States; we have a sick care system. If you're sick, you get care, whether through insurance, Medicare, Medicaid, SCHIP, community health centers, emergency rooms, or charity. The problem is that this is all about patching things up after people develop serious illnesses and chronic conditions."

Is this the kind of care you currently receive? Do you continue your life routine without much thought to your health and wellness until there is a crisis; and then run to your family doctor telling him or her, “Fix me”? Or are you among the growing numbers who have charted a different course for you and your family—one of high level wellness?

If so, probably for the first time you have gotten the attention of our nation’s healthcare moguls at the federal level. From the previous article, you learned that we spend \$2.3 trillion on healthcare right now and are twice as sick as other industrialized nations. Why is this so? As Harkin states, “The problem is that we have systematically neglected wellness and disease prevention. Currently in the United States, 95 percent of every healthcare dollar is spent on treating illnesses and conditions after they occur. But we spend peanuts on prevention. “

About 75 percent of healthcare costs go to treating those with heart disease, diabetes, prostate cancer, breast cancer, and obesity. All these conditions have one thing in common—they are mostly all preventable and even reversible by making changes in nutrition, physical activity, and lifestyle. At a February 26, 2009 Senate hearing (http://help.senate.gov/Hearings/2009_02_26/2009_02_26.html), Dr. Dean Ornish, well-known heart specialist, told the Senate health committee, “Studies have shown that changing lifestyle could prevent at least 90 percent of all heart disease.” Among Andrew Weil, Dr. Hyman, and other notable integrative medicine providers and advocates also stated that the use of health/wellness coaches are essential for helping patients make these lifestyle changes. You will learn more about the role of coaching in the next article.

One of the most heated debates going on in healthcare reform is how much more can we throw dollars into the current system and keep getting the same dismal outcomes for patients all across our country. For both Republicans and Democrats, the answer is generally the same. The current system is dysfunctional, ineffective, even broken. We need to dramatically shift emphasis to prevention, wellness, and public health. Yet, their means for getting there are at times miles apart. The choices stretch from simple, straightforward private healthcare/wellness programs focused on lifestyle incentives for every patient (within the doctor's office and insurance company) to a fully federally funded and run universal healthcare system.

Both political camps agree wellness and prevention must be genuinely comprehensive. For Harkin, this means not just in the doctor's office, but also in "workplace wellness programs, community-wide wellness programs, building bike paths and walking trails, getting junk food out of our schools, making school breakfasts and lunches more nutritious, increasing the amount of physical activity our children get, and so much more." Harkin believes Democrats and Republicans alike all "get it" and is the heart of reform legislation.

Although many lawmakers see comprehensive health reform legislation as an opportunity to change the paradigm, Harkin also intends to include extending health insurance to everyone and give every American access to a truly 21st century healthcare system that helps us seek, reach, and achieve "healthy, active, and happy lives." Of course, we all want to experience healthy, active, and happy lives, but we still end up in the same dilemma of how to go about legislating the means to this end.

The Obama administration wants to pass legislation that controls rising healthcare costs, guarantee choice of doctor, and assure high-quality, affordable healthcare for all Americans. The administration also believes that comprehensive health reform should:

- Reduce long-term growth of healthcare costs for businesses and government
- Protect families from bankruptcy or debt because of healthcare costs
- Guarantee choice of doctors and health plans
- Invest in prevention and wellness
- Improve patient safety and quality of care
- Assure affordable, quality health coverage for all Americans
- Maintain coverage when you change or lose your job
- End barriers to coverage for people with pre-existing medical conditions

Throughout several Republican administrations, these basic reform principles were also supported—with one proviso. Although the GWBush administration signed one of the largest increases in Medicare with adding the prescription drug program, most Republicans generally want to stay away from any increased government run programs.

Senator's Harkin's dream is to incorporate the winning outcomes of integrative and complementary/alternative medicine's success over the past thirty years into our nation's healthcare transformation. I applaud him for that. How much of the principles and practices of integrative medicine will be federally legislated only time will tell. And do we want them federally legislated and regulated?

My hope is that both Republicans and Democrats will offer you, the patient, the greatest and broadest freedom to choose the type of high level wellness you desire.

With rising insurance deductibles, higher co-pays, and out-of-pocket expenses

escalating one wonders how our doctors are going to stay in business via the insurance industry; as well as patients start staying away from their doctors because of their own personal cost. For many, insurance is no longer a part of a physician's practice. For others, they continue to struggle with medical necessity letters and complicated diagnostic codes to work around—particularly in integrative medicine.

In the next article, the focus will be on opportunities and challenges with forming a wellness team for yourself in the midst of our nation's healthcare transformation—your winding road to wellness.

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Navigating Wellness—a winding road or straight path?

We all may be very familiar with the many different healthcare and wellness worlds we enter when seeking help with health challenges or just sustaining good health and wellness. These different worlds include the gigantic pharmaceutical and supplement /nutraceutical industries as they face off with each other.

Then we move on to our family physician, specialists of every type and shade, diagnostic testing laboratories, local pharmacy, dieticians and nutritionists, fitness trainers, and physical therapists. And let's not forget our ever present challenge, the health insurance industry, both public and private.

For those of us who frequent complementary and alternative therapies, the world of wellness exponentially expands. Most of us are acquainted with our local health food store, health spa, massage therapist, herbalist, CAM provider, and maybe even our local IM or integrative medicine provider. We may even utilize some of the IM testing labs tied to what is called "functional or metabolic medicine." And those who have sought life and wellness coaching know the benefits of having an advocate alongside helping to seek, reach, and achieve your own vision of wellness.

When traveling this often times winding road to wellness, how can you make the path a little straighter? Even when you get a referral, does it always work out the way

you want it? What about the plethora of internet sources and chatter out there. Who do you believe? Building trust is key to self-care and professional care. Creating your own team also requires personal commitment on your part. You are center stage. And you know you can't go it alone, no matter how well you think you are or what health challenges you are facing.

Here are some basic tips for making the path to wellness a little straighter:

- **Asking your trusted friend can always be helpful** and a shortcut from your own trial and error. Yet, keep in mind, your friend's situation and personality may be very different than yours. So, come with an open mind but specific things to ask and seek for in your provider, whether a family physician or an integrative medicine provider for women's health. This goes for any wellness service or product you are seeking.
- **Get well-informed with accurate, credible information** on the health/wellness topic you are seeking. Don't believe everything you read in your newspaper, the web, or even what you hear from your friends. Take the time to check everything out before taking the leap. Check out my website Resources for Life for links to a variety of information and helps.
- **Once you choose your wellness team, know that your body is metabolically unique.** The process of utilizing CAM and IM services and therapies are a process of discovery, not a single event. It takes time for your body to tell you what is going on, particularly as you age. That means communication is very important throughout the process to keep your provider informed of what's happening so they can make appropriate

adjustments. Try not to make hasty decisions or judgments; but always pay attention to what your body is telling you. It will prove very helpful to your providers on any lab tests and chosen therapies. And if you find a provider is not genuinely listening to you and doesn't catch your cues, first talk with him or her. If not satisfied with the response, consider moving on to someone else.

- **If your day planner is full on a daily basis, definitely garner a weekend of doing nothing but reflecting on your life and wellness vision for yourself.** You will never regret doing this. Then write down three commitments to your wellness goals...one for next, one for next month, one for the year. Ask a trusted friend or hire a life/wellness coach to help you stay accountable to your commitments and more strategically chart your life and wellness goals.
- **Look around your home and workplace. Do these environments you spend most of your life in supporting your life and wellness goals in specific way?** A couple examples: What's in your pantry? What kinds of foods do you serve your family? In your workplace, can you see the outdoors through a window? What is the air circulation like? Is your workspace welcoming or more like a dungeon? If you are not satisfied, what do you want to do about it?
- **Finally, if you haven't already, start keeping your own medical records for your whole family.** This kind of recordkeeping is invaluable, particularly when you relocate or move often. Put it all in a 3-ring binder and on your computer. Records include specific lab test results, not just

the physician summary letter of diagnosis, prognosis, and prescribed therapy. Keep a written record of your medicines and supplements you take. Give a copy to your wellness team so they can more accurately serve you. When asking for what the physician sees, you have the right to ask for copies. Providers typically will have you sign a release form to safeguard their own risk of litigation. If they won't give you copies, then check out your rights or maybe it's time to move on to someone who will. You may be able to get around them by contacting the labs directly yourself and see what's happens. It's getting easier as more providers are giving patients the records they have on file.

As we travel through our 21st century healthcare transformation, healthcare reform advocate are engaging patients with proactive involvement in their own wellbeing. You will see noted in some health insurance brochures and website that life and health/wellness coaches are being offered. Yet, with every entity, they may create their own definition and role for coaching. This can be very confusing to the insured as to what is really being offered and how much out-of-pocket costs are involved. For more than a few insurance companies, they are basically only offering virtual, online, chat-type coaching that doesn't meet the strict professional standards for the coaching profession.

In the next article, I will discuss in more details my world of life and wellness coaching, to help you better understand what is happening in the world of wellness and our nation's healthcare transformation.

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Life, Wellness, & Coaching—charting your path

Whenever I am asked, “Where do I start to live my life the way it is meant to be?” This question is a great beginning to your journey. It’s time to turn off the “autopilot” and engage in conscious discovery of what is most important to you.

Over the years, I have discovered from clients and my own personal journey, when your core value in all relationships, your career/money management, and wellness are in synergy, all the other daily responsibilities more easily fall into place. Your time, your recreation, mealtime, caring for your “stuff”, childcare, and the many other daily routines filling your life all make much more sense. You find yourself more content and on purpose each day. Yet, it’s not a journey you take alone.

Your family, friends, co-workers, neighbors all travel with you in one way or another. And for many the awakening often comes with some major challenge or crises. Let’s start with how wellness fits into your life. I consider this one of the best definitions of wellness offered by Michael Arloski, PhD, PCC, one of our nation’s top wellness coach and trainer (www.realbalance.com). **“Wellness is a conscious, self-directed and evolving process of achieving full potential. Wellness is multi-dimensional and holistic (encompassing such factors as lifestyle, mental, and spiritual well-being and the environment). Wellness is positive and affirming.”**

In addition, here are the basics of genuine wellness offered by John W. Travis, MD, *What is Wellness?*, and a little addition from yours truly:

- **Wellness is a choice....** *a decision you make to move toward optimal health.*
- **Wellness is a way of life...** *a lifestyle you design to achieve your highest potential for well-being.*
- **Wellness is a process...** *a developing awareness that there is no end point, but that health and happiness are possible in each moment, here and how.*
- **Wellness is a balanced channeling of energy...** *energy received from the environment, transformed within you, and returned to affect the world around you.*
- **Wellness is the integration of the body, mind, and spirit....** *The appreciation that everything you do, and think, and feel, and believe has an impact on your state of health...*
- **Wellness is the loving acceptance of yourself.**
- **Wellness is RELATIONSHIPS!**

Again, Wellness is Relationships. Wellness can also be understood by the fact that—***Illness starts with “I” Wellness starts with “WE.”*** ISOLATING BEHAVIOR holds us back and HINDERS WELLNESS in just about every life area. To have genuine wellness, your perspective must be holistic, encompassing your whole life.

I hear so often with clients about wanting to achieve wellness, but don't have enough money, time, or energy for the journey of discovery and work to get there. That is possibly one of the key reasons why I get a call to coach them to gain just the right

“spark” inside to get them moving forward and help them stay accountable to their commitments.

Discovering and achieving your own vision of wellness is what lifestyle wellness coaching is all about. It’s not so much about information and resources, as important as they are, but more about key motivators that ignite your desire, determination, and commitment to work through the process of transforming your everyday life. And it’s about enjoying the ride along the way too!

Are you personally acquainted with wellness coaching? Are you curious about what packages lifestyle and wellness coaching comes in? Life, lifestyle, health, and wellness coaching are fast becoming cue words in the healthcare world. Yet, depending on the healthcare arena you are seeking, these terms have a myriad of definitions, roles, and interactions with patients across our nation. Conventional and Integrative healthcare practices within a hospital, one-physician private practice, fitness center, or even tied to an insurance provider, often have their own brand of coaching come on board.

You will see noted in some health insurance brochures and websites that life and health/wellness coaches are being offered. Yet, with every entity, they may create their own definition and role for coaching. This can be very confusing to the insured as to what is really being offered and how much out-of-pocket costs are involved. For more than a few insurance companies, they are basically only offering virtual, online, chat-type coaching that may not meet the strict professional standards for the coaching profession.

Under certain circumstances, virtual and ten-minute laser coaching can be an asset for the patient. Yet, more often the so-called coach is actually a consultant telling

the patient what they should do; and only focusing on a few areas, one being, “Have you taken your meds?” This is not coaching. When it comes to the rules of road, the profession of coaching (whether life, wellness, business, or executive specialties), the client/patient is center stage. The professional coach relationship is co-equal, not clinician/patient, teacher/student, nor consultant/client.

In coaching, it's the client's life to discover and chart the course. The coach is their advocate along the way, helping them discover what is already resident in them and helping them reflect on multiple opportunities, possibilities, and discover ways to remove the barriers and challenges in their lives hindering achieving their own vision of wellness. One of the most important skill sets of a coach is asking powerful open-ended questions that ignite the client's journey of discovery. Examples include the what, when, where, how, with whom kinds of questions that excite the client to formulate their vision of wellness and action plans. When considering the expertise of a certified professional coach, it is as a lifestyle behavioral change agent.

Here is one of the best definitions of health/wellness coaching also offered by Arloski, author of the first and most comprehensive text , *Wellness Coaching for Lasting Lifestyle Change*:

“...Wellness Coaching is the application of the principles and processes of professional life coaching to the goals of lifestyle improvement for higher levels of wellness.”

The foundation cornerstones for wellness and life coaching are these:

- The client is naturally creative & resourceful
- Life coaching addresses the client's whole life
- The agenda comes from the client

- The relationship is a designed alliance

Standing on this foundation, the Coach:

- Discovers, clarifies, and aligns with what the client wants to achieve
- Encourages client life & wellness design discovery
- Elicits client-generated possibilities, solutions, strategies, and forward action
- With client's permission, holds client responsible and accountable
- Affirms, acknowledges, and endorses client with unconditional positive regard

To learn more about coaching, visit the International Coach Federation website, www.coachfederation.org and my website. As our Congress continues to formulate legislation for healthcare reform, I encourage you to stay informed and active with your own wellness goals and the changes coming your way to insure you preserve your right to choose what kind of healthcare and wellness services you want. With the next article, I will finish covering the latest news on the Congressional healthcare reform legislation being proposed.

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Healthcare Reform—the Latest News

As of this week, passage of *The Affordable Health Choices Act* is not coming in August, but more likely end of the year. With a number of concerns being raised by both Republicans and Democrats, the House of Representatives healthcare reform legislative bill reads at about 1018 pages (<http://docs.house.gov/edlabor/AAHCA-BillText-071409.pdf>). The Senate bill is at 615 pages (http://help.senate.gov/BAI09A84_xml.pdf). Here's a glimpse into a few key provisions and concerns. The general purpose of the House bill is as follows (<http://thomas.loc.gov/cgi-bin/query/z?c111:H.R.3200>):

(1) IN GENERAL- The purpose of this division is to provide affordable, quality health care for all Americans and reduce the growth in health care spending.

(2) BUILDING ON CURRENT SYSTEM- This division achieves this purpose by building on what works in today's health care system, while repairing the aspects that are broken.

(3) INSURANCE REFORMS- This division--enacts strong insurance market reforms; creates a new Health Insurance Exchange, with a public health insurance option alongside private plans; includes sliding scale affordability credits; and initiates shared responsibility among workers, employers, and the government; so that all Americans have coverage of essential health benefits.

(4) HEALTH DELIVERY REFORM- This division institutes health delivery system reforms both to increase quality and to reduce growth in health spending so that health care becomes more affordable for businesses, families, and government.

Just to give you a glimpse into the language that will need a room full of lawyers to decipher, the following section is actually just one sentence!

SEC. 112. GUARANTEED ISSUE AND RENEWAL FOR INSURED

PLANS. "The requirements of sections 2711 (other than subsections (c) and (e)) and 2712 (other than paragraphs (3), and (6) of subsection (b) and subsection (e)) of the Public Health Service Act, relating to guaranteed availability and renewability of health insurance coverage, shall apply to individuals and employers in all individual and group health insurance coverage, whether offered to individuals or employers through the Health Insurance Exchange, through any employment-based health plan, or otherwise, in the same manner as such sections apply to employers and health insurance coverage offered in the small group market, except that such section 2712(b)(1) shall apply only if, before nonrenewal or discontinuation of coverage, the issuer has provided the enrollee with notice of non-payment of premiums and there is a grace period during which the enrollees has an opportunity to correct such nonpayment."

So, as you can imagine, trying to summarize both bills is a monumental and, honestly, potentially impossible task. Yet, I have decided to offer you resources from both political camps and their perspectives on key points. I encourage you to do your own research

to understand the significantly impact the final bill will have on your healthcare choices and wellness options.

I do want to emphasize one important aspect of both House and Senate bills. Any federal healthcare reform bill will undoubtedly include the establishing of "...an independent agency in the executive branch of the Government, a Health Choices Administration (in this division referred to as the `Administration')." The Commissioner will be appointed by the President with consent by the Senate (House, Sec 141). In Sec 142, the Commissioner's duties will include the following:

- Establish and enforce QUALIFIED PLAN STANDARDS.
- Create a federal HEALTH INSURANCE EXCHANGE [HIE].
- Determine eligibility and administration of INDIVIDUAL AFFORDABILITY CREDITS.
- PROMOTING ACCOUNTABILITY IN GENERAL for both federal HIE and outside exchange; COMPLIANCE EXAMINATION AND AUDITS of qualified health benefits plan compliance with Federal requirements; RECOUPMENT OF COSTS IN CONNECTION WITH EXAMINATION AND AUDITS from qualified health benefits plans.
- COLLECT DATA TO CARRY OUT COMMISSIONER'S DUTIES, including for purposes of promoting quality and value, protecting consumers, and addressing disparities in health and health care and may share such data with the Secretary of Health and Human Services.
- HAVE SANCTIONS AUTHORITY—IN GENERAL; REMEDIES such as civil money penalties; suspension of enrollment of individuals until Commissioner is satisfied that the basis for such determination has been corrected and is not likely to recur; working with State insurance regulators to terminate plans for repeated failure by the offering entity to meet the requirements of this title.
- CREATE STANDARD DEFINITIONS OF INSURANCE AND MEDICAL TERMS- for the definitions of terms used in health insurance coverage, including insurance-related terms.
- OVERSEE EFFICIENCY OF ADMINISTRATION.

This expansive range of oversight will touch both public and private insurance entities throughout the nation. Within each extensive bill are a number of needed reforms. Yet,

how effective the federal design will be in achieving desired outcomes is anyone's guess.

You can access a summary from the Democratic side of the HELP Committee, http://help.senate.gov/Maj_press/2009_07_15_b.pdf, and http://help.senate.gov/Maj_press/2009_06_09.pdf. You can also cruise through Healthcare Promotion Advocates at <http://www.passwellnessact.org/>, for those in support of the bills. This organization helped to develop the sections related to Health Promotion FIRST and Healthy Workforce Act. The provisions that emerged from their assistance include:

- 1) Development of a national health promotion plan,
- 2) Enhanced health promotion research,
- 3) A national campaign to employers of the benefits of workplace health promotion programs,
- 4) Technical assistance to enhance evaluation of workplace health promotion programs,
- 5) Research on best practices in workplace health promotion programs, and
- 6) Regular periodic surveys on workplace health program prevalence and components.
- 7) Grants to pay a portion of the cost of comprehensive workplace health promotion programs.
- 8) Increasing portion of health plan premium tied to lifestyle factors from 20% to 30%, adding safeguards, and referring to Health and Human Services to study benefits of increasing the portion to 50%.

For those who have concerns about this bill, you can read the Republican Party Chairman Michael Steele's speech at

<http://www.gop.com/News/NewsRead.aspx?Guid=46e230f7-07ed-48a2-9db1-36e04b0fa32b>. You can also access the Heritage Foundation at

<http://www.heritage.org/research/healthcare/healthcarereform/index.cfm>, and do a search through over fifty articles on aspects of the healthcare reform bill.

The most prominent concerns are that the public plan is modeled after Medicare and claims, that compared to private sector, Medicare costs grow more slowly; has lower administrative costs; uses superior bargaining power to reduce health care costs without harm to patients; and are more innovative, whereas private health plans only follow the government's lead. According to Heritage each one of these claims are demonstrably false and actually the opposite.

Other concerns include:

- **Tax Increases**—Tax-payers (including low-income workers) will pay more for health insurance; and large tax increases proposed by House Ways and Means Chairman Charlie Rangel (D-NY) would harm over a million small businesses. Taxing health insurance companies is a bad, backdoor alternative to the more sensible, more transparent policy of capping the exclusion for employer-sponsored health insurance.
- **Doctor/patient Relationship**—A growing number of physicians believe H.R. 3200 will make matters worse with doctor/patient relationships.
- **Medicaid Expansion**—Would create new inequities among individuals, even within families.

- **Micromanaging**—Both the House healthcare and Senate HELP Committee bills include provisions that would result in sweeping, complex, and highly discretionary new federal regulation of health insurance.
- **Undercutting State Authority**—States are being invited into a shaky bargain that trades dollars for control over the administration of Medicaid.
- **Confusing Cost Estimates**—Difficulty exists in accurately understanding CBO Health Cost Estimates.
- **Loss of Private Coverage**—Incentives built into the House bill would guarantee millions of Americans would lose private coverage regardless of personal preferences.

I encourage you to do your own homework. Contact your congressional representatives; get on committees that address what is most important to you; ask your health insurance provider about the impact on your benefits if this bill is put into law; and talk with your own doctors and wellness providers.

Find out what their concerns are and how their care for you will be impacted before Congress votes. And I hope this month's focus on Wellness has been helpful to you and offers you opportunity and a challenge to seek, reach, and achieve your very own vision of wellness.

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