The "5C" Health Care Solution

It's quite simple. Our purpose is to bring care, coverage, compassion and patient control to as many individuals as possible while enabling charity and charitability for those without health insurance coverage. Echoing former AAPS president Dr. Lee Hieb's three "C's," we add two more:

C1 - Cash for Care: All routine and minor care should be paid for out of pocket, reducing or eliminating the productivity-draining and costly regulatory paperwork associated with insurance claims or government entitlement programs. More physicians are converting to cash practices where patient care is maximized, paperwork is minimized, and prices come down to the patient's pocketbook. Witness the success of the cash-based PATMOS clinic or the Surgical Center of Oklahoma and NoInsuranceSurgery.com. Medicare and many insurance companies today forbid cash payments for care denied. To get necessary care, patients may need to call themselves "uninsured" and see a doctor who takes cash.

C2 - Catastrophic Coverage: True insurance is intended to protect against financial devastation from the rare, unexpected, catastrophic medical event. Today, most people have a prepaid health care policy which covers everything from a sinus infection to a broken wrist to brain cancer. A health insurance policy is something that should be tucked away in a drawer and only brought out for emergencies. Insurance is also meant to protect against an illness or injury you don't yet have. But Obamacare requires insurers to offer coverage to those with pre-existing conditions even if they never paid a dime before they got sick. Thus, the law eliminates the very concept of insurance.

C3 – Charity: Health care, by its very nature is a charitable endeavor, and must remain so. Some patients will be unable to pay for the services they receive, and that has always been and will always be the case. Medicaid is not charity. Medicaid provides taxpayer-funded "coverage" to people who may never need or use medical care in any given year. Might it not be less expensive to encourage charity in various forms for those who are truly in need of care rather than to pay billions to cover everyone? Medicaid is a promise of coverage without a guarantee of access. Health plans working for the government can deny care and keep the cash.

C4 – Confidentiality: "He who holds the data makes the rules," we often say. Surveillance systems, used for control, are synonymous with dictatorships worldwide. Obamacare is riddled with government reporting requirements. States are even required to use patient data to create "risk scores" on individuals. The law and Medicare are now moving to pay doctors for "value" as defined by the government, rather than the actual services delivered (volume). Restricting access to patient medical records will protect patients from outsider use of their data to ration care and control physician treatment decisions. Written consent requirements puts control back in the patient's hands.
C5 - Compassionate Care: Patients need listening ears, sympathetic eyes, and the comforting touch of a human hand. The 21st century has not changed this reality. Yet too often health care has moved to high-tech and low touch. Getting in between patients and practitioners are mandated electronic medical records (government data collection systems), computer screens, one-size-fits-all prescribed treatment protocols, "quality measurement" reporting and checklist requirements, Medicare penalties, "fraud, waste and abuse" investigations, 132,000 pages of Medicare regulations, at least 13,000 pages of Obamacare regulations, and HIPAA restrictions on speech. Reducing or eliminating government regulatory interference will restore the patient-centric, mission-minded focus of medicine.

Patients are the reason for health care. Without patients there is no need for health care, doctors or hospitals. Therefore, if health care doesn't work for patients, it doesn't work. If patients are treated as mere cogs useful for the data collection, profit-making, and tie-the-hands-of-doctors agendas of outsiders, the integrity of medicine and the excellence of medical care will be lost...and patient trust, the key to good medical care, will disappear.

CCHF supports patient-centered, mission-minded health care that is pocketbook-friendly and protected by patient privacy rights.