September 27, 2019

President Donald J. Trump
The White House
1600 Pennsylvania Ave. NW
Washington, DC 20500

Dear Mr. President:

Thank you for working to free the American people from the high costs of the Affordable Care Act and its restrictive limits on care and coverage. We also appreciate your administration’s refusal to defend the ACA in Texas vs. Azar.

We are writing to share our plan for: 1) restoring affordability and freedom to patients and doctors, and 2) protecting the charitable mission of medicine for which American medicine is recognized worldwide.

Our plan focuses on the primary root of today’s unaffordability, loss of autonomy, end of confidentiality, and declining charity: the third-party payment system used to pay most medical bills today (government programs, employer coverage run by third-party administrators, and prepaid health plans).

This third-party involvement extends to Health Savings Accounts because HSAs must be tied to a high-deductible health plan. Thus, physicians, hospitals and other clinicians that receive HSA payments do not find these payments as bureaucracy-free as a cash, check or credit card payment direct from patients.

Mr. President, imagine if we used similar prepaid third parties to determine coverage and payment for the food we eat. Not only would food be more expensive, we might lose access to our favorite grocery items and restaurant menu options. The prepaid managed food companies would limit which restaurants and grocery stores would be considered in-network, and what items would be on the shelves and on the menu.

Therefore, find enclosed a 10-point plan that offers freedom and affordability while stopping a single-payer, socialized medicine, public option or Medicare for All system. We have titled it the “Made-in-America Healthcare Act” or MAHA.

Thank you, Mr. President, for your continued attention to health care, a critically important issue for the future of freedom in America, and the future and prosperity of all Americans.

If you or your administration have any questions, please do not hesitate to contact me at 651-646-8935.

Sincerely,

Twila Brase, RN, PHN
President and Co-founder

Enclosure - CCHF “Made-in-America Healthcare Act”
Made-in-America Healthcare Act

1. Restore indemnity (real) medical insurance that pays the patient.
   a. Restore first-party payment and end third-party payment and third-party controls over care by putting dollars directly in the hands of patients to pay for their own care from anywhere, anywhere. Discourage third-party networks.

2. Take steps to end the “pre-existing condition” problem.
   a. Encourage state high-risk pools, restore individual indemnity medical insurance, and switch federal tax deduction from employers to individuals.
   b. Incent sale of pre-birth individual policies that children take into adult life.

3. Give individuals (or no one) a federal tax deduction for buying coverage.
   a. Switch the tax deduction from employers to individuals, or end the tax deduction altogether for everyone.
   b. Create independent health savings accounts (not tied to health insurance).

4. Give seniors the freedom to buy private insurance instead of Medicare.
   a. Allow seniors to opt out of Medicare and still receive Social Security benefits.
   b. Repeal federal law that prohibits sale of private insurance to seniors.

5. Speed patient access to innovative drugs; Lower prescription costs.
   a. Provide a “freedom from FDA” option for companies, allowing them to avoid FDA review and costly protocols if they accept full legal risk/responsibility.

6. Restore patient control, confidentiality, and consent.
   a. Repeal federal penalties for not using an electronic health record.
   b. Restore pre-HIPAA voluntary, informed, written consent for data-sharing.

7. Stop the exodus of physicians from the practice of medicine.
   a. Keep bureaucrats/government reporting requirements out of exam rooms.
   b. Pay doctors for time, expertise and actual services, not “value” or “quality.”

8. Keep the mission of medicine alive.
   a. Create an individual IRS tax deduction specifically for medical charity.
   b. Encourage the reestablishment of charity-only hospitals, including religious.

9. Pay for care, not coverage, in Medicaid.
   a. Change Medicaid to state block grants for local control and accountability.
   b. Pay providers for giving care; end payments to health plans for coverage.

10. Enable competition; Discourage consolidation.
    a. Repeal Affordable Care Act prohibition on physician-owned hospitals.
    b. Allow citizens to buy indemnity policies without 10 essential health benefits.