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Focus on Care not Coverage

Coverage does not equal care. Look at Canada where the covered die waiting for care. Coverage should not be our focus. People buy insurance solely because they want care when their life depends on it. But seeking and needing care is actually rare.

A study of one million employees found one-third filed no claims. Seventy-three percent of employees filed claims for less than $500. Eighty-nine percent filed claims for under $2,000. Most people could find these dollars if need be. Even the entitled don’t seek care often. Health plans profit most from Medicaid and Medicare. It’s time to focus on caring for the needy, not on covering them.