

*Letter to the Editor, Greensboro News & Record Dec. 10, 2024*

Deny. Depose. Defend.

These words reportedly were written on the casings of the bullets used recently to murder the CEO of United Health Care on his way to a meeting with investors. Was this a false lead or a reference by the assassin to the health insurance industry's money retaining methods which "deny the claim, depose the patient and defend the lawsuit"?

Many of the on-line responses to this news cynically included phrases used by health insurers when denying payment. While resorting to murder must be condemned, the responses from news readers certainly reflect their frustration with the stress of medical debt incurred when they believed they had adequate coverage. In recent years insurance companies inserted themselves into Medicare's payment stream while promising CMS that they would control costs.

However, Medicare payments continue to be significantly higher for those enrolled in Medicare Advantage than for those with traditional Medicare, even though the latter patients are sicker on average. It is now apparent that any savings go to the insurer's stockholders and management officers. No wonder that the U.S. spends much more on healthcare than all other economically advanced nations but has health outcomes at the bottom end of that group. Perhaps when Trump returns to the presidency we'll finally see the health plan he has been promising. It will be miraculous if his plan will improve the nation's health while still paying big dividends to stockholders.

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