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The Stouffer Report: *Real Solutions to Health Care*

The mainstream media loves to accuse opponents of so-called health care “reform” of obstructing progress and not having proposals of their own. The truth is there are dozens of plans to help improve cost and access to quality care — you just are not hearing about them.

As laws are currently written, you can only buy an insurance policy from a provider licensed in the state where you live. Over the years, proposals to enable you to buy a plan from another state have been offered and rejected. There are a few such plans out there right now, offered as alternatives to the proposals in the U.S. House and Senate.

Proponents of interstate insurance policies say such a law would increase choices and lower prices for the 17 million Americans who buy individual coverage. Opponents say buying insurance from another state would decrease good coverage and wind up costing more, because one state’s consumer protection laws would not cover another’s safeguards. While this could be viewed as more of a state’s rights issue, it is an alternative to what is seemingly being shoved down our throats from the bureaucrats in Washington, D.C. on a much larger scale.

Another solution comes in the form of tort reform, which Missouri lawmakers passed in 2005. [House Bill 393](#) was signed by the governor in March of that year. It was one of the best reform bills ever signed

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in our state's history. The goal was to remove frivolous lawsuits from our courts. Most of those were malpractice suits that were clogging up our legal system, making it look more like the lottery than justice. Since then, the number of lawsuits has been declining and the judgments in these cases have been dropping to more sustainable levels. If we could get something like this passed on a national level, the amount of money you spend on health care would drop. However, it would be ideal if the states would put the interests of its people first, not the trial lawyers, and enact similar reforms.

The federal government seems to be obsessed with passing some sort of health care bill as quickly as it can. As I have mentioned before, there are roughly 4,000 pages in the House and Senate versions of "reform." It would appear a majority of U.S. representatives and senators have not read every page contained in either of these bills. This was made obvious to me during the summer, when thousands of people went to town halls across the country and could quote directly from the bills, while the lawmakers were scrambling to get answers from assistants.

Somewhere among all of these different proposals, whether they are the ones you hear about or the ideas that are not on the front page, is a real solution to these challenges. I have little faith in the ability of the federal government to do the right thing. I do, however, have all the faith in the world in you — the American taxpayer.

Senator Stouffer serves the counties of Carroll, Chariton, Cooper, Howard, Lafayette, Macon, Ray, Saline, and a part of Clay.

If you have questions or comments about this or any other issue, please call toll free (866) 768-3987 or by e-mail at bstouffer@senate.mo.gov.

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