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REPORT: COMPARISON SHOPPING CUTS HEALTHCARE COSTS



By **Christen Smith,**
The Center Square

Comparison shopping for the best prices – whether it’s car insurance, appliances, or toilet paper – helps consumers stay on budget.

Healthcare services, according to a new report from the Commonwealth Foundation, shouldn’t be any different.

“The personal option is a crucial step toward putting the patient first,” said Elizabeth Stelle, the foundation’s director of policy analysis. “It would institute

much-needed competition to empower patients with more plan options, lower prices, and greater transparency.”

The foundation, which advocates for fiscally conservative policies, said health care across Pennsylvania is “inaccessible, confusing and unaffordable.” Enforcing existing pricing transparency rules for hospitals, giving more practicing authority to nurse practitioners and pharmacists, and making it easier for smaller groups of workers to pool insurance plans could help, Stelle said, not “Medicare for all.”

“The government keeps expanding



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its role while access declines and costs surge," she said.

Supporters of government-sponsored healthcare say "Medicare for all" would raise wages and empower workers to start small businesses, become self-employed, and find greater job satisfaction. In a 2020 report from the Economic Policy Institute, researchers said job losses in the insurance and billing administration industry would be offset by healthcare workforce growth, especially long-term care providers.

The foundation, however, says knowing is power, especially when it comes to the cost of medical care — both routine and extraordinary.

As such, the report promotes the expansion of direct primary care offices, which offer patients monthly or annual memberships to provide routine and preventative medical treatment. Doing so nixes insurance involvement and the cost of staff to file claims and manage reimbursements, according to the report.

Likewise, reinstating a Trump-era executive order that loosened the regulations on what types of workers can qualify for small group insurance coverage, including independent contractors and the self-employed, could lower costs and expand coverage. Data from the Congressional Budget Office estimated the

new rule could have lowered premiums 30 percent in the small group market.

Eleven states, including Pennsylvania, and the District of Columbia sued the administration to overturn the order, claiming it exposed workers to unregulated — and at times fraudulent — plans that excluded coverage for pre-existing conditions and other mandates required by federal law. A 2019 appeal of the ruling remains pending.

The foundation isn't the first to sound the alarm over the worsening plight of healthcare access for residents across the state. During a House Health Subcommittee on Health Facilities meeting in October, officials said accelerated hospital closures and consolidations create monopolies that drive up the cost of insurance premiums.

Patrick Keenan, director of consumer protections and policy for the Pennsylvania Health Access Network, said during the hearing that Republicans and Democrats widely agree that legislators should promote competition and oversight.

"That really charts the opportunity for this committee to consider all of these different variations — whether it's access to care, whether it's cost, whether it's the economic impacts of a closure — and really start to consider what actions might be best to empower local choice and access," he said.



Van Scoy Jewelers Invites You to Men's Night

On the evening of Thursday, December 7th from 4-6 pm, Van Scoy Jewelers invites you to Men's Night. Come along with a friend and enjoy the experience. Explore our collection while savoring some bourbon, all while you shop for those coveted items on your ladies' wish list. When crafting wish lists, we suggest the ladies include a variety of options, spanning different price ranges. Rest assured; this is a laid-back event with no pressure. Our aim is to assist you in finding the ideal gift that will truly stand out.

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