

# Not ObamaUncare or AmericCARE.....**ArtCARE is the Answer!**

*Mandatory Part A care, eliminate VA, HSA's for all for Part B, and direct care for truly indigent are key elements.*

The other day I was so baffled by woman who totally confused Obamacare (ACA) with Medicare. Talking heads and Paul Ryan and certainly the likes of Pelosi and Graham have no clue. Not even Fox or Trump have the answer nailed down.

No party or politician has offered a long term, viable and responsible alternative to ObamaUncare. We call it "Uncare" because that is what the ACA actually is. It is all bureaucratic paper. **It provides no actual healthcare.** Doctors and ER's everywhere will tell you the same folks arrive now who may have signed up for ObamaUNcare, but cannot afford the premiums or deductibles. No dynamic shifted very much. Where did all the money go? Lord knows. Most all hospitals continue to make more money than God. It's a joke to claim otherwise.

**Here is the alternative.** Ben Carson came the closest to getting **ArtCARE** right and has essentially endorsed it's fundamentals. I originally call it **ChartrandCARE** but so as not to impune any relatives who disagree, **we will simply now call ArtCARE.** It would really work. It provides actual healthcare at a fraction of current cost and would dramatically serve to push costs down. **And it is fair to everyone.** I cannot cover every nuance here, but print this and email to everyone today..

The big problem in March 2017 is talking heads and conservatives want to repeal all mandates to buy insurance and don't address costs or the poor. This is literally dead wrong. **ArtCARE** is the answer. Comments welcome but send this to every politician you can find.

These are the major tenets of **ArtCARE**:

- Insurance does not work for a commodity like routine healthcare. Every risk management and insurance professional knows this. Current notions of health insurance are just bastardization of social reengineering and politics. It only works for fortuitous or unknown catastrophic events.
- Everyone must have a "catastrophic" health insurance plan. Insurance works well for this. For the most part, this means major medical or hospital coverage. For sake of current simplicity, we are talking "Part A" Medicare type coverage.
- **Every person must buy or acquire a catastrophic plan** on the open and free market that provides basic or more advanced, premium care. Or, buy the one, singular **ArtCAREUSA1** basic policy from Medicare. Same fee for all. It works because everyone that can, pays in. No exceptions. If you don't prove on your tax return you have it, there is an automatic lien on your taxes, your house and future earnings forever. Not

dischargeable in bankruptcy. An expedited lien is imposed on any paycheck or any electronic payment you receive from anywhere. Everyone than can pays for catastrophic care. This is moral, fair and necessary. It simply makes sense. Sorry conservatives, you got have car insurance to drive and you must have basic, catastrophic healthcare coverage to walk out in public.

- There is no coverage on your parents plan til age 26. You buy your own policy period. This was a nutty idea. It really cost the industry little but dumb is dumb. Grow up kids.
- All pre-existing conditions are covered under private and **ArtCAREUSA1**.
- Medical providers everywhere are prohibited from ever, EVER, charging more than twice the Medicare approved rate. (Listen to the doctors and hospital owners scream! No more marble entries, latte bars or 100-foot cathedral ceilings with rare artwork in hospitals)
- Hospitals are prohibited from owning pharmacies and doctor practice groups. Medical providers can have no financial interest in physical medical facilities of any kind. This is legal under existing conflict and antitrust laws
- For persons earning less than X (say \$ 35,000; it can be adjusted over time), you get a stepped series of tax rebates or breaks depending on your income to buy your **ArtCAREUSA, Part A plan**.
- For those dead broke, unemployed and without assets, you get direct health care via series of over 10,000 government approved **“CARE Now” type facilities** or approved hospitals. These already exist. They get paid at going Medicaid or Medicare rates.
- Illegal immigrants, in fact anyone walking around in USA illegally is barred from all government benefits. Children under 18 will receive direct care just like legal US citizens. Congress has to address illegal aliens and sound immigration separately. Not the point here but cannot provide free healthcare or free cars to 11-30 million people.
- The VA is eliminated and its assets sold off. Any veteran who cannot afford the above catastrophic coverage, gets it paid for by the government. Vets get a “gold” card which Feds guarantee treatment by any health care provider for any service related injury, disease or illness.
- All elected official are subject to these same rules and plans. Even the President. No exceptions.
- Doctors, nurses and related necessary health care professionals get half their education paid for as long as they serve at least 4 years providing service at Medicare rates at any

or several nationally approved “Care Now” facilities. This reduces the strain on doctors and nurses needing to earn so much to pay off education loans.

- There is no coverage anywhere, not in prison or in any plan for medically unnecessary surgery. This includes sex changes, breast augmentation or cosmetic implants of any kind. The plan is for *medically necessary* healthcare as sane people understand it.
- Use of drugs and other narcotics are decriminalized. No jail terms unless you are actively selling, dealing in or financing large quantities. These drugs remain illegal, but they are very heavily taxed and the penalty for abuse or use are very large fines that are enforced via the IRS. No getting out of them ever.
- Mental healthcare is 100% covered for treatment up to one year. After that, if no substantial medical evidence of improvement, you must move to either Eureka, California or anywhere in Vermont. Kidding folks...sort of. Mental health is an area beyond the scope of this and demands a huge and concerted research project to even begin to address.
- All medical providers must disclose in writing in advance all their charges for routine services, i.e. MRI's, stress tests, physicals, lesion removal, colonoscopy. This must include all lab and other charges even of provided by another provider.
- A tax of 50% is assessed against all major sports franchises against the cost of their stadiums and public financing of sports stadiums is prohibited. This especially includes all colleges and universities. The same 50% tax is imposed against all athletic coaches earning over \$ 500,000. An additional 50% tax is imposed on any actor or sports figure earning over \$1 million a year (Okay. 😊 this is not officially part of ArtCARE, but I would vote for it).

**Regular routine health care?** Again, for those in Malibu or Eureka California, this means essentially what is now defined as Medicare “Part B.” This is paid for in cash only.

- Routine health care is a commodity like anything else, food, water, cars and entertainment. If someone else is paying for it, the costs go through the roof.
- As with Part A ArtCARE, those dead broke, unemployed and without assets, can get direct health care via series of over 10,000 government approved “CARE Now” type facilities or approved hospitals. These already exist. They get paid at going Medicaid or Medicare rates.
- You may purchase a private insurance plan for ArtCARE Part B, but it must be paid by you and never by an employer or a third party. The reason is this will result in much more price responsibility and control. FYI, this is largely the way it always was prior to

WWII. Employer paid healthcare insurance and the back-room negotiations on these plans is the single biggest cost driver in medical care today.

- **Everyone** may pay into a HSA (health savings account) with pretax dollars. This can be used to cover your routine medical care and your deductible under your catastrophic Part A plan. (Bet you did not know that so many today even with huge deductibles are *prohibited by law* from having an HSA...which is pretty crazy).

**Drugs?** Strictly cash. Insurance is not allowed. HSA may be used to pay for. Drugs are only covered in Part A health issue. This will dramatically reduce the cost of 95% of all drugs. The other 5% is subsidized via the illegal drug tax imposed above.

Our group of crack economists estimate the above will reduce medical costs by 50% within five years. More as years go by. The average cost of a **ArtCARE Part A** private plan or **ArtCAREUSA1** Part A government plan would be about \$200 a month---affordable by most.

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