Where Do We Go From Here?

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Here’s Where We Left Off:

• High Prices,

• & High Administrative Costs
Assuming That’s True, What Are Our Best Options?

• Incremental or Radical Change?
Incremental (?) Changes

- *Nudge Theory: Opt-out employer-sponsored health insurance?*

Bring in Buffet, Bezos & Diamond & see what they can do?
Halfway There Measures?

- Midlife Medicare? (Let people in at 50)
- Offer Medicare X(panded) on the exchanges?
More Radical Changes

• All-payer state rate regulation
  *(targets hosp price & adm costs)*

  • Since late ‘70s, Maryland’s all-payer hospital rate-setting system has set rate structure for each hospital. All payers, public and private, pay for services according to same rates.

• Single Payer  *(targets all price & adm costs)*
But What About Quality?
How Do We Decide?

• Keep a sharp eye on the incentives

• & follow the money!
Here’s Hoping *Something* Works TO Make Things Better...