

[REDACTED]  
Tulsa, OK 74112

CP 11700 88800  
C-Span  
400 N. Capitol Street, NW  
#650  
Washington, D.C. 20001

Dear C-Span,

A lot has been said about health care and how it has been an undue burden on our society. Most complaints have centered on the possibility of losing one's primary caregiver because of the way the health alliances would be organized. As citizens concerned about the health care issue and the prospects of keeping our family physician, may we offer an outline of what we believe will work.

1. Patients will pay their primary Doctor a retainer in lieu of and comparable to an insurance premium. This retainer will be for one year's service.
2. The Doctor will use a portion of the retainer to pay to staff the office and pay the normal expenses of running the office. These figures would probably be decided by a panel of their peers.
3. The remainder of the retainer would be used to join a co-op or coalition of other physicians to provide a fund which takes over the role of insurance. Claims for health services outside these coalitions (hospitals, specialists, prescriptions, etc.) will be provided to the patients in these Doctors' coalition by this fund.
4. Excess monies in the fund will be allowed to accumulate year after year in order to build up the size and monetary strength of the fund. Excess monies will be allowed to be invested in order to gain interest and strengthen the fund, promoting conservation of these monies.
5. The size of this accumulated fund will directly affect the size of the bonus paid to the Doctors and staffs contributing whenever the fund has a surplus. If the contributors know the size of the fund directly affects their bonus, they will try to work toward increasing the fund's size. It would then be in the contributors' best interest to promote preventative health care to keep their patients well and prevent a large payout by allowing a disease or illness to progress into a large expense.
6. Insurance professionals will trade old jobs for new jobs in these coalitions in order to support the coalition's organization. Real gains would be realized by eliminating layers of unnecessary paperwork and promoting a cooperative relationship instead of paperwork wars between the doctors and the funds that cover the patients needs.

These proposals would put the Doctors in control of how the money is spent and makes them more responsible to their patients. In the same perspective as the President's proposals we hope this will be perceived as a starting point for discussion on this topic to help improve and streamline the health care system so it can provide the best of care for the people and cut costs substantially. The topic of tort reform needs to be included in reform.

Thank You  
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