Following this evening’s Presidential Debate (October 15, 2008), I am compelled to offer a perspective for whatever it is worth…..

Both candidates profess a commitment to addressing the crisis in our healthcare system. Both can conjure up emotionally laden scenarios in which the average Joe is unable to maintain suitable coverage for oneself or his/her dependents.

The vast majority of US obtain our health insurance coverage through private employer-sponsored plans, and while state to state regulations differ in some respects, coverage is generally offered on a guarantee-issue basis to eligible employees.

What does this mean?

Private employers that choose to offer benefits do so primarily for competitive reasons, not the least of which is the desire to attract and retain competent staff to operate their businesses. Neither candidate acknowledges that such coverage is offered without respect for the insurability of the proposed insured. This is huge!

One candidate suggests that insurance companies are “cherry-picking” in an attempt to build a revenue stream (premium) funded by those of US that utilize the least; the younger, healthier population, while suggesting that a government-run healthcare system would be good for the majority of our citizens. The opposing view focuses on competition and free enterprise, while introducing an idea that is in direct conflict with the very spirit of this approach; government subsidies to encourage private citizens to shop, even state to state, for suitable and cost-effective coverage.

Frankly, BOTH perspectives are generally positive in tone, but neither offers a sustainable approach to building upon what I consider to be an excellent foundation. After all, our healthcare system, as well as the companies that operate within it, is arguably the best in the world. We enjoy an incredible quality of life, our parents, siblings and friends live longer, and the list of chronic conditions that can be effectively managed is growing.

The plight of the “uninsured” is bounced around so regularly that the definition of the term is obscured. The fact of the matter remains that there are MANY ways to obtain coverage. As indicated above, employer-sponsored coverage is the manner in which most of US obtain coverage, followed by private coverage and finally, tax-subsidized options. It is the combination of these approaches to coverage that make our healthcare distribution system viable and sustainable.

My conclusion; leave it alone! Employers that choose to offer coverage will continue to do so….for their reasons. This is the way that it should be!

If the next President introduces a system that effectively removes the pre-tax premium component, levies penalties against companies that refuse to offer coverage, or otherwise impede businesses from operating in a manner that works for them, the American dream (life, liberty and the pursuit of happiness) is at stake. Frankly speaking, healthcare is not a political issue, it is just business…..!