

Allen Swartz, CLU, ChFC, Life Insurance Adviser

An old fable from India tells of six blind men who encounter an elephant and fall to arguing with each other. The blind man who bumps against the side of the elephant proclaims it is a wall; the second man, feeling the tusk, says it is a spear; the third man grabs an ear and says, “No, it is a fan.” The fourth man, while grabbing the tail exclaims that it is a rope. The fifth man pokes at the leg and claims it is a tree. “You are all wrong,” says the sixth man, “it is a snake,” as he gingerly grabs the squirming trunk.

A wise man passing by soon helps them to understand that, in order to comprehend the whole of a complicated matter, one must experience and understand all the parts and how they fit together. To do otherwise will result in conclusions that do not fit because they are based on only one part. Such is our dilemma with health care; and David Racer and Greg Dattilo have come along to enlighten us.

Their book, *Your Health Matters*, shows us that we have been making the wrong assumptions about how the various parts – the stakeholder groups – work together. In fact, we have not really figured out what the system is supposed to do. In this we are not alone; other nations are really no better off.

Other nations have eliminated competition and are suffering the consequences; these include rising costs, long waits for care, and a drought on medical innovations. As for us, we are learning that there are different kinds of competition, and some kinds actually produce poorer results, as when health plans “compete” by pressuring doctors and hospitals to take less money for their services. That is rather like the pot calling the kettle black.

Chapter 23, about the office visit of the future, is our modern fable for health care at its healthiest: First, it is apparent that all the stakeholder groups – providers, health plans, suppliers, consumers, employers, and government – understand that the purpose of the health care system is to deliver quality health care to the patient, period. The chapter shows what happens when the different groups of stakeholders assume complementary, rather than competitive roles to deliver first class health care.

As Dattilo and Racer look into the future of free market health care, they see each stakeholder group competing among themselves to be the best at “minding their own business,” so to speak; competing to be the best primary care MD, the best health plan, the best supplier of information or of medicine; in sum, to be the best at doing their part to deliver quality health care. The authors show us in their modern fable, the best health care is ultimately the cheapest health care because, “better health is less expensive than poor health,” to quote from another great book with the same message, *Redefining Health Care*, by Michael E. Porter and Elizabeth Olmsted Teisberg.

All of us who work within the health care system must read *Your Health Matters*, become enlightened, and set to work. Then we will change the world.

--

Allen Swartz has been a member of the insurance community in Massachusetts and Connecticut since 1972, selling all lines of coverage to businesses and families and providing consultation in employee benefits to larger corporations. In the 1980s he and five other activists founded the Drop-A-Dime program that was awarded President Bush Sr's third 1000 Points of Light National Neighborhood Award. He is a long distance woods runner, a Taichi player and dances Argentine Tango with his exquisite life partner, Rosalie Graffeo.