

WE NEED TO COME UP WITH A NEW PLAN FOR HEALTH CARE

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June 17 was a banner day for health care because two prominent figures made some strong statements in this paper.

In the Business section, Federal Reserve Chairman Ben Bernanke warned that the baby boomers are going to strain the health care budget unless changes are made. He sees three areas of concern: access, quality and cost.

In Opinion, retired U.S. Supreme Court Justice Sandra Day O'Connor predicted a financial crisis as the boomers begin to draw upon the unfunded liabilities of Medicare and Social Security.

According to its "Trustee Report," Medicare is in its second "funding alert," which means that there is not enough money to cover operations from 2008 and beyond.

Medicare's answer is to lower its reimbursement to doctors 10.6 percent starting in July, with a 5 percent cut in 2009 as well. Some doctors are not happy about taking Medicare patients now – the payments do not cover the cost of education, office staff, equipment and liability insurance.

When the boomers look for care, how will practitioners and nursing facilities make money, and what will be the options for boomers?

The bottom line is that there's not enough money available to pay for the health care system we have now. O'Connor is right. By sheer force of numbers, the boomers will topple the industry. The real answer, as Bernanke suggests, is to change the system. Propping up the current system is the equivalent of borrowing money to buy loose-leaf binders when what we really need are digital planners.

The medical care system does not deliver the kind of care that boomers expect. We can't distance ourselves from the stories about nursing home neglect and elder abuse. Many assume that they will check out before all that happens. However, medical directives apply only to terminal illnesses, not chronic ones. Even a well-posted DNR, or do not resuscitate, sign does not always get honored. So it's likely that the ongoing problem for most boomers will be the day-to-day experience of dependency.

Dependency means that one's life is spent waiting for someone to care about our needs. Right now, there is a shortage of nurses – 450,000 or so. The resident facilities are understaffed and the people overworked and underpaid. Besides the pain and problems associated with an illness, a resident in a care facility undergoes innumerable frustrations and indignities because timely help doesn't arrive.

The answer is not to hire more people, because they aren't there and there isn't the money to pay for them. Patching a dysfunctional system won't work. We need to pool our ideas and redesign how care should be delivered to this generation in the 21st century.

Boomers have reinvented many aspects of society. We have become our own telephone operators, stock traders, cashiers, bankers, travel agents, teachers and gas attendants. How will we change health care?

Find the right model and the money will be found as well. This is, after all, the generation that pioneered spending \$2 for bottled water and \$3 for a cup of coffee.



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