



Still Broken: Understanding the U.S. Health Care System

Stephen M. Davidson

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Health care is, arguably, the most hotly debated topic since Barack Obama took over the presidency. Perspectives on the future of our system echo through the halls of Washington and in the living rooms of Americans. A must-read for engaged citizens and policymakers alike, *Still Broken: Understanding the U.S. Health Care System* takes a close look at our problems, proposes how to solve them, and explains how to navigate our political system to effect positive change.

Based on over 30 years of study, Stephen M. Davidson provides a thorough understanding of the forces that have produced the monumental problems that we face in health care today. Then, he makes a compelling case for overhauling our system, offering six elements that should be included in any plan for change. To begin, everyone must have insurance. Individuals and employers would pay a premium or tax earmarked for this purpose to a federal agency. Using the tax system is the simplest way to collect the money, and progressive rates are the fairest way for individuals and businesses to pay. Critically, the amounts that individuals and employers pay would be independent of health status. Insurers and health care plans must accept anyone who wants to enroll. But payments to them would be risk-adjusted to protect them against adverse selection. Finally, patients' out-of-pocket payments must be limited so they can really access the services they need, and providers can make decisions based only on what procedures are appropriate.

Davidson charts potential compromises to these six elements and the effects of those concessions, outlining a realistic political strategy. Whatever compromises are accepted, the underlying goal of reform must be to change incentives for all players who participate in the system. This goal cannot be achieved if we rely solely on market-based solutions. Davidson's captivating and persuasive book argues that only a solution with a large public-sector role can lead us to real reform.

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