



HARRISBURG REGIONAL
CHAMBER & CREDCSM

Guiding Principles for Pennsylvania Health Care

WHEREAS, the Harrisburg Regional Chamber, Lancaster Chamber of Commerce & Industry, and York County Chamber recognize the urgency of the current crisis in Pennsylvania caused by rising costs associated with health care; and

WHEREAS, the rising cost of medical insurance and the lack of meaningful law suit abuse reform are hurting the business climate in Pennsylvania; and

WHEREAS, by an overwhelming majority, solutions for these two issues are consistently identified as critical to healthy business; and

WHEREAS, rising health care costs interfere with the business community's ability to create new jobs and to retain current jobs. Particularly affected are small businesses, which are credited with creating the greatest number jobs in today's economies as established by the U.S. Census Bureau, Statistics of U.S. Business (1998), 86% of Pennsylvania businesses were comprised of 20 employees or less; and

WHEREAS, increasing medical malpractice premiums in Pennsylvania are threatening physician availability, jeopardizing the viability of hospitals, limiting access to healthcare for consumers, and causing unsustainable costs for employer-provided healthcare; and

WHEREAS, business is no longer able to absorb a disproportionate amount of employee health care costs; the sizeable and frequent price increases on health insurance coverage force business to stop offering coverage or to shift more of the cost on to the employees; and

WHEREAS, we are also concerned that employees can no longer afford the price increases for health care costs; and

THEREFORE, IT IS HEREBY RESOLVED that the Chambers strongly recommend that both state and federal policymakers take immediate action in support of legislation, regulatory changes, and a competitive insurance market to promote efficient and effective health care at more reasonable costs by offering the following recommendations:

1. **Institute lawsuit abuse and medical liability reform, including medical malpractice reform** to place reasonable limits on punitive and non-economic damages;

2. **Capitalize on advances in information technology** that will improve the delivery of quality health care by enhancing access to patient information. This technology can improve the distribution of information, provide more accurate medical diagnosis and treatment, preserve more accurate medical records, and put a system in place to provide timely and accurate payment to all parties involved in the health care process;
3. **Make the “health” of all Pennsylvanians a priority by more widespread use of and access to disease management/wellness promotion programs.** Reforms must incentivize Pennsylvanians to take personal responsibility and accountability for their well-being as a means to improve overall health and control health care costs. This approach should focus on an individual’s behavioral choices and not penalize individuals for genetic conditions;
4. **Allow small business employers to receive tax credits** for offering health care options and increase current credits where feasible;
5. **Provide incentives to businesses to continue offering employer-based health insurance coverage**, and avoid reforms that dismantle the current employer-based system for providing coverage;
6. **Allow at the federal and state levels**, small businesses to pool risk and access health insurance coverage subject to appropriate regulatory and consumer protection requirements;
7. **Maximize access to nurse practitioners, physician assistants, and other licensed allied health care practitioners** by enabling them to practice to the fullest extent of their education and training; *thus* expanding access to the health care system through more community-based health care service option offering dental and primary medical services in underserved urban and rural areas of the state;
8. **Allow the health care system to work for all Pennsylvanians.** Particular attention must be given to vulnerable populations served through government-sponsored programs. These programs must be operated appropriately so that the greatest number of individuals can receive needed health care services.
9. **Encourage and enable basic and clinical research** that provides for new discoveries and validates present and proposed practices to enhance cost effective, efficient, and safe health care.

Date: June 13, 2007