

SUMMARY

IT'S ABOUT ACCESS TO QUALITY CARE, NOT MERE COVERAGE

The discussion about healthcare reform in Tennessee during the 2015 legislative session was monopolized by a debate over whether the state should expand Medicaid under Obamacare to at least 280,000 able-bodied, working-age adults. Unfortunately, this sidelined more substantive conversations about how we can provide true *care*—not just insurance coverage—to Tennesseans who lack access, quality, and control over their healthcare decisions.

Regardless of income or socio-economic status, everyone deserves the opportunity to chart his or her own healthcare maps. We know that:

- A startling one-third of physicians across the country now claim they will not accept new Medicaid enrollees.
- Last year, two-thirds of Medicaid patients reported difficulty obtaining an appointment with a specialist, while just 11 percent of those with private coverage faced the same obstacles.
- Medicaid expansion would have had several negative economic consequences in the Volunteer State. These include declining personal incomes for Tennesseans, as well as a shrinking of the state's private sector as a whole.

REFORMS THAT MAKE A DIFFERENCE

Direct Primary Care, Innovation, and Removing Antiquated Barriers

The Beacon Center understands the challenges lawmakers face of extending access to care for the impoverished as well as those living in rural areas of our state. We believe this can be addressed through lifting antiquated certificate of need laws limiting access to care for low-income families and rural communities, and embracing an exciting new reform aimed at providing care to the same population of low-income earners considered for a Medicaid expansion: *Direct Primary Care*, which gives individuals access, quality, and control.

- The direct care system eliminates the middleman from the process so that instead of dealing with complicated insurance forms and rules, individuals deal directly with the doctor for a simple and manageable experience.
- Functioning like a gym membership, individuals pay a monthly fee for access to expert physicians—averaging \$40 to \$80, which is sometimes less than the cost of proposed premiums or copays for the same individuals under a Medicaid expansion.
- Because individuals get to know their doctors, they can trust that their healthcare concerns will be heard and they will be cared for, *not just covered*.
- Direct care addresses the rising costs of healthcare by providing clear and predictable costs you can understand, afford, and rely on. Often surgical procedures are one-sixth to one-tenth the cost of a typical hospital charge for surgical procedures.

These reforms will directly attack the growing problem with our healthcare system, providing greater access to quality care for all Tennesseans, not just expensive insurance coverage for some. It is time for legislators to empower Tennesseans to reclaim control over their healthcare decisions.