Recognizing the need to move the Nation’s current health care delivery system toward a defined contribution system.

WHEREAS eighty-two percent of the United States population has health insurance coverage;

WHEREAS more than sixty-two percent of the people in the United States receive their health insurance, either directly or indirectly, through the workplace;

WHEREAS with our current third-party model, employers determine health benefits, dictate costs for individuals and families, and hold the contract with the insurance company;
Whereas nearly nine-out-of-ten companies with fewer than two hundred employees offer only one health plan, and fifty-three percent of all workers offered employer-provided coverage have no more than two options;

Whereas with employer-provided health care there is a lack of individual ownership and personal choice for the employee;

Whereas the rise of employer-sponsored health insurance plans has led employees to believe they are receiving free coverage, while economists have shown that workers forgo higher wages in lieu of health benefits;

Whereas Americans pay higher prices for fewer choices under our current third-party model;

Whereas our current health care system places the patient further from decisions made regarding their own health care;

Whereas health insurers would be more responsive to individuals and families if health insurance policies were owned by the person most directly affected by the coverage;

Whereas defined contribution plans provide for individual ownership of health insurance policies; and

Whereas it is a reasonable national goal to have a health care system which allows patients much more control and greater input into their very personal health care decisions: Now, therefore, be it

Resolved, That the House of Representatives—

(1) recognizes that the current third-party model prevents individuals from having immediate
control and ownership over critical health care decisions;

(2) recognizes the excessive costs of the current health care delivery system;

(3) recognizes that flaws within the current health care delivery system contribute to the number of uninsured in the United States;

(4) recognizes that defined contribution plans provide patients greater power to select their health care provider and preferred treatment; and

(5) recommends that the United States Congress move the Nation’s current health care delivery system toward a defined contribution system so that individuals gain direct ownership of their health care insurance policies.