

Healthcare: Everyone wants good healthcare that is affordable. Obviously, the last part is the issue. Let's see how we compare to the rest of the world on healthcare.

The US World Health Organization has two interesting stats, both published in 2016. First, is the ranking of world healthcare systems, where the US ranks 37th (number 36 is Costa Rica). Second, is life expectancy, where the US ranks 31st (and Costa Rica again outranks us at #30).

OK, let's look at spending per capita. According to the OECD's 2016 report, we spend an average of \$9024.00 per person. France (who has the #1 healthcare system), Germany, Canada, UK and Japan are all spending less than half what we spend – and all have much better results.

Why is our healthcare so expensive? Sure, our Doctors and nurses are paid well. But that's not the real reason. There is a federal law that requires all hospitals to treat anyone that walks through the door. If you are poor and without insurance, that is where you go for a sore throat or a minor cut. Cost: About \$2500. The hospital then increases the rates to insurers to cover this expense. In other words, the rest of us are paying for this.

A simple option is to allow walk-in clinics to treat minor medical issues for anyone without medical insurance, and if it really is serious, refer them to a hospital. Cost: About \$150. Will this cost money to the state? Yes. Will it save money for Coloradans? Yes.

What if all the money that is paid into health insurance companies by businesses, local, state and federal governments and individuals was instead paid into a general medical insurance fund? The probable result would be lower costs, better care and longer life. But this is Healthcare for all – a tough sell in our legislature.

Can this be done at the state level? Mitt Romney did it in Massachusetts, and it worked great! On the federal level, Obama Care was hated, but the Affordable Care Act is loved (obviously, a marketing issue). A massive legislative bill won't happen. But small solutions can be done one bill at a time, such as increasing the use of walk-in clinics or advertising to the uninsured medical options that are available, such as Medicaid.