

Dear Congressman,

I am writing to demonstrate my opposition of the Patient Protection and Affordable Care Act, and request that you support my suggestion to replace PPACA with healthcare reforms that truly help me and the rest of your constituents. The passing of the Affordable Care Act does not address key concerns of healthcare delivery in America. For example, it uses the premise that healthcare is equal to health insurance. Health insurance plans and government programs shield patients from the true cost of services provided, leading to expensive healthcare by creating artificial supply and demand curves. Individual patients and proper dynamics will lower costs. The Affordable Care Act does not include the accountability of individuals and providers, and should be replaced with something that does.

My suggestions of what to replace PPACA with are: allowing Health Savings Accounts regardless of insurance status, abolishing price fixing by Medicare, returning private contracting and balanced billing to Medicare, selling 'Health Bonds' to fund healthcare infrastructure, allowing catastrophic insurance plans, legislating for tort reform, and starting needs-based assistance programs to help the indigent. Needs based assistance could include special vouchers and even credit services to cover out of pocket expenses, leading to lower cost insurance coverage. The current healthcare delivery model which uses government mandated price fixing (through the Center for Medicare Services) causes expensive healthcare because it creates artificial supply/demand in the market, it shields payers from real costs, and third parties are given a large proportion of healthcare dollars. In order to decrease costs and maximize coverage, decision-making abilities need to be given back to the people.

I am requesting that you support the repeal of the Affordable Care Act and advocate for replacing it with the aforementioned reforms that are in the best interest of me and all American citizens.