

From: [DW D](#)
To: [WM Dem R&U Health Task Force](#)
Subject: Health Coverage ideas, .
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I have 34 years as an agent in the insurance business.

- (1) Every carrier must insure all applicants!
- (2) Max surcharge is 0 to 15 %
- (3) State reserve pool to reimburse carriers for pre-existing conditions listed on applications on a sliding scale for first 10 years (adjustable)
- (4) After 10 + or - years depending on system success Reimbursements could stop.
- (5) all doctors and hospitals should list service fees on line and at main hospital lobby and doctors office for look up!
- (6) Patients should be advised in advance of insurance coverage and monetary participation. Patients proposed costs. Unexpected circumstance costs must be submitted to a medical service board to determine validity of extended service , treatment and cost!

Each state will determine their own operation of the reimbursement pool rule Structure!

Different plans at least three that offer coverages and deductible options.

Optional health savings accounts should be offered on at least one plan.

This of course is just an idea to work from. Much more work and more ideas must be considered to implement the basic idea of the state pool reimbursement idea for preexisting conditions

I have much more to add if this is of any interest.

| DWD