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Lee Rabbitt on Healthcare

OurBlook interview with Lee Rabbitt, benefits manager for Watkins Insurance Group

Editor's Note: Lee Rabbitt has 20 years in the insurance industry and is a member of the National Association of Health Underwriters.



From your point of view as an insurance industry staffer, is there really such a big problem or number of big problems with health care in America that a revolutionary overhaul is needed? If so, what are these problems that you see first-hand?

LR: Yes, there are problems with the current system but it is not the availability of "health care" ... we have plenty of doctors and hospitals ... it is the cost of the health care and thus the cost of the health insurance coverage. It's a voluntary system, where many people are allowed to opt out and not pay for their health care or health insurance coverage, but get treated anyway.

Health insurance is somewhere between \$900 and \$1,200 per month for a family in our area; not many families can afford to pay that, nor can they afford a catastrophic health event.

Some of the things that add to the cost of health care are defensive medicine practices to avoid lawsuits, rampant use of expensive prescription drugs, employers who cannot afford to provide coverage and unhealthy lifestyles which lead to massive spending on diseases like heart disease, lung cancer and diabetes.

Do you think there's much fraud or misuse of the system in health care from users, practitioners and third parties? If so, what's the most frequent thing you see?

LR: I don't really see out and out fraud. The people I talk to have real health conditions that they are just trying to get coverage for at a reasonable price.