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AMA now a voice for the uninsured

By Steve Liner
BUSINESS MATTERS EDITOR

Dr. Nancy Nielsen, president-elect of the American Medical Association, came to the Economic Club of Florida on a mission: to speak Thursday on behalf of those without health insurance. And she came packing a powerful story of a Tallahassee woman to illustrate her point.

Nielsen said the AMA is visiting early presidential primary states in a campaign that is "an important first" for the doctors. The AMA wants "to raise concerns among candidates and voters" by becoming "part of the voice of the uninsured."

Nielsen arrived Wednesday in Tallahassee and at her hotel ran into a breast-cancer survivor whose health insurer dropped her shortly after her diagnosis, saying her cancer was a pre-existing condition.

There are 47 million uninsured citizens in the U.S., Nielsen said, recounting her own experience as a graduate student mother with no insurance.

"I remember what it feels like to be uninsured," she said. "These are people who live in the shadows. This is a chronic problem caused by health-care and insurance costs.

"Doing nothing is not an option," she said. "Things are worsening."

Nielsen, an internist who now serves as senior associate dean for medical education at the State University of New York at Buffalo, explained the AMA's plan to address the problem of the uninsured. But she started by saying what the plan is not.

"We are not bringing a single-payer system," she said. "That is not our solution. We're not in favor of larger government."

At the heart of the AMA's plan is individual ownership of health-insurance policies. This, she said, provides the portability Americans need to ensure long-term coverage.

The association also proposes eliminating the current system of federal health-care tax exclusions in favor of tax credits. While she said the term "vouchers" has developed a negative connotation, replacing the \$100 billion in annual exclusions with credits could give everyone the opportunity to have first-rate health insurance.

Such a universal approach, she said, would prompt premiums to be reduced. And under a voucher system the credits could be used only for health premiums "not TVs," she added.

Finally, the AMA is calling for market reform.

"We need to work together to find a uniquely American solution ... What we know is that uninsured people live sicker and die younger," she said. "This is not about doctor income."

Now, as the AMA's next president she does not want to put health insurers out of business ("Certainly not. We need them.") or upend the system of employer-provided health insurance ("Our plan can be employer-financed.").

But the AMA's program is illuminating the problem in Iowa, New Hampshire, South Carolina and Florida because voters there are meeting the candidates for president, and that is where the next round of the health-care funding debate should start, she said.

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