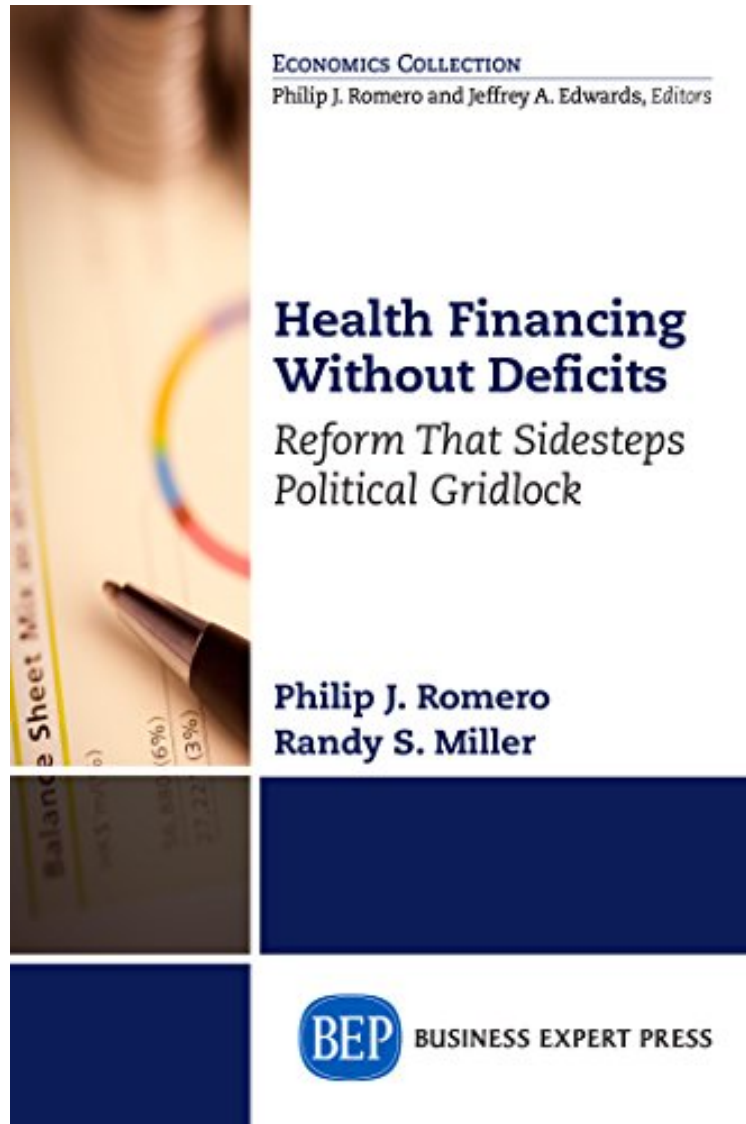


Health Financing Without Deficits: Reform That Sidesteps Political Gridlock

Philip J. Romero, Randy S. Miller

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Philip J. Romero, Randy S. Miller : Health Financing Without Deficits: Reform That Sidesteps Political Gridlock before purchasing it in order to gauge whether or not it would be worth my time, and all praised Health Financing Without Deficits: Reform That Sidesteps Political Gridlock:

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educate yourself using this informative book. 0 of 1 people found the following review helpful. Bipartisan history and future of health care reform. By Customer Unravels the mishegas of health insurance past and health care reform future. 2 of 2 people found the following review helpful. What a novel approach... By Laurie These days, the general public never hears anything more than "let's repeal Obamacare" vs. "let's keep it going" from our elected officials and candidates for public office. *Health Financing Without Deficits: Reform That Sidesteps Political Gridlock* is just the antidote to the rancor and confusion around this critically important topic. The authors provide a compelling, accessible review of the history of healthcare financing, then move on to describe a novel approach to addressing this seemingly intractable issue using a familiar, non-partisan framework — bond financing, specifically - Health Insurance Revenue Bonds (HIRB)™. Further, the book touches on some larger questions, including what do we consider to be optimal healthcare outcomes for the dollars we spend? Highly recommended reading for all of us: citizens, public officials, and candidates alike. Laurie, 55 years, Eugene, OR

America's health system has been a polarizing issue in most presidential campaigns throughout our lifetimes. It is hardly surprising that an industry that consumes nearly one in every five dollars spent in the U.S. economy will be prominent again in 2016 and beyond. This book will guide you through the fusillade of campaign promises and countercharges you will hear about health care and "reform". They will be more strident now that the fiscal calamity of Boomer retirements has arrived. This book also offers a powerful tool of reform. The Health Insurance Revenue Bond (HIRB) is a new and completely self-liquidating financing approach that fully funds escalating liabilities such as health care — without deficits. If you can't bend the curve on health costs, bend the curve on the cost of funding. HIRB can assist governments in developed nations to begin the long and painful process of deleveraging.

About the Author Philip J. Romero is professor of finance at the University of Oregon, where he served as business dean in the 2000s. In the 1990s and in 2005 he was chief economist to the governor of California. He also served as executive director of the California Managed Health Care Improvement Task Force, chaired by HMO inventor Alain Enthoven. He consults on the competitiveness of states, industries, and companies. Randy S. Miller, the author of Part V of this book, is the designer/inventor of the Health Insurance Revenue Bond (HIRB). His professional background is in underwriting bond issues for state and local governments and underwriting in life and health insurances. The authors can be available to assist organizations interested in furthering the implementation of the HIRB program. An HIRB program owners manual, a Model Legislative Proposal and Implementation Process Guide will be available upon engagement for consulting, advisory and management services relating to the HIRB program.