

109TH CONGRESS  
1ST SESSION

# H. RES. 215

Recognizing the need to move the Nation's current health care delivery system toward a defined contribution system.

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## IN THE HOUSE OF REPRESENTATIVES

APRIL 14, 2005

Mr. PRICE of Georgia submitted the following resolution; which was referred to the Committee on Energy and Commerce, and in addition to the Committees on Education and the Workforce and Ways and Means, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned

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## RESOLUTION

Recognizing the need to move the Nation's current health care delivery system toward a defined contribution system.

Whereas eighty-two percent of the United States population has health insurance coverage;

Whereas more than sixty-two percent of the people in the United States receive their health insurance, either directly or indirectly, through the workplace;

Whereas with our current third-party model, employers determine health benefits, dictate costs for individuals and families, and hold the contract with the insurance company;

Whereas nearly nine-out-of-ten companies with fewer than two hundred employees offer only one health plan, and fifty-three percent of all workers offered employer-provided coverage have no more than two options;

Whereas with employer-provided health care there is a lack of individual ownership and personal choice for the employee;

Whereas the rise of employer-sponsored health insurance plans has led employees to believe they are receiving free coverage, while economists have shown that workers forgo higher wages in lieu of health benefits;

Whereas Americans pay higher prices for fewer choices under our current third-party model;

Whereas our current health care system places the patient further from decisions made regarding their own health care;

Whereas health insurers would be more responsive to individuals and families if health insurance policies were owned by the person most directly affected by the coverage;

Whereas defined contribution plans provide for individual ownership of health insurance policies; and

Whereas it is a reasonable national goal to have a health care system which allows patients much more control and greater input into their very personal health care decisions: Now, therefore, be it

- 1        *Resolved*, That the House of Representatives—
- 2            (1) recognizes that the current third-party
- 3        model prevents individuals from having immediate

1 control and ownership over critical health care deci-  
2 sions;

3 (2) recognizes the excessive costs of the current  
4 health care delivery system;

5 (3) recognizes that flaws within the current  
6 health care delivery system contribute to the number  
7 of uninsured in the United States;

8 (4) recognizes that defined contribution plans  
9 provide patients greater power to select their health  
10 care provider and preferred treatment; and

11 (5) recommends that the United States Con-  
12 gress move the Nation's current health care delivery  
13 system toward a defined contribution system so that  
14 individuals gain direct ownership of their health care  
15 insurance policies.

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