



## Bylined Article

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### A Healthy Debate Needs Two Sides: Consumers Deaf to Healthcare Information

By Sharon Alt, Alt Benefits Consultants

For months, I've been writing about the power of consumerism, (and for years preaching it) the idea that if we give health plan members some "skin in the game" they'll make better decisions about their healthcare. I truly believe that, but unfortunately I think that I, along with the rest of our industry, have totally missed the boat on the best way to get our message out there.

I'm a very active, long-time member of the National Association of Health Underwriters. Each year, we make our pilgrimage to Washington, D.C., to meet with our elected officials and encourage them to pass better laws related to health insurance, laws that will protect the consumer. Throughout the year, we send letters and emails to those same legislators. I'm also the incoming co-national media chair, so part of my job is to make sure the media is covering our side of the story as well. Our organization consists of health insurance agents as well as insurance company representatives (of course and occasional Third Party Administrator like my organization, Alt Benefit Consultants), and we're pretty much all on the same page about what needs to be done to help keep costs down and get more people insured. As an association, we're on board with the concept of consumerism.

Contrast that with film maker Michael Moore's beliefs. Moore has just released his latest so called "documentary" Sicko. The purpose of this movie is to convince the American people that the system we use to finance health care in this country – through health insurance companies – is broken and needs to be scrapped altogether in favor of a single-payer, government-run system.

Wait a minute. We believe in consumerism so we lobby the government, Moore believes in a government run health care system, so he lobbies the consumers. I wonder which one of us is doing a better job at getting our message out there? In order to get the government to change the way things are done, Moore has gone to the consumer, something we as an industry historically haven't done. Moore seems to understand consumerism better than those of advocating consumerism. Sheer genius.

The idea of marketing straight to consumers isn't new. This is the approach AFLAC used when they launched their "Ask about it at work" ads. What better way to get employers to realize their employees would like the product than to have the employees ask? Same thing with new grocery items. Often times ads will say "look for it in your grocer's freezer." They know that grocers are more likely to give them shelf space for their new product when the customers are asking for it.

#### Accountability and responsibility

They say timing is everything, and Michael Moore couldn't possibly have picked a better time to release his new movie "Sicko." Health care prices continue to increase, which of course causes health insurance costs to increase. Employers can't absorb much more of the cost, so they pass part of the increase on to their employees. That is, of course, if they don't drop coverage all together. Millions and millions of Americans have no health coverage. Probably not 46 million, the popular number, but that doesn't really matter, does it? That's the number the press has latched onto, and as we all know, perception is reality. Americans are disgruntled, and with good reason. This has elevated healthcare to the top of the domestic agenda

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in this hotly contested presidential campaign. And now, with the release of this movie and the upcoming electoral process, everybody will be talking about it. It's already started.

A great article just came out from an associated press reporter, Linda A. Johnson. She had just seen 'Sicko' and wrote a review. She starts by stating that this "movie" reads more like a trial. Michael Moore, of course being chief prosecutor to America's private health care system. The only problem with the trial she writes, is that there is no defense. Shouldn't someone being getting out there shouting the true facts from the roof tops she writes?

Along with the efforts of National Association of Health Underwriters, someone has actually taken the role as the defense attorney – me, Sharon Alt. Well, sort of. A good friend of mine, Eric Johnson and I sat down a few months ago continuing the discussion of why we can't seem to get our message out to the public. We concluded with the realization that most of us in this industry don't really believe a single payer system is a valid threat. Even better, we don't listen to the extremely compelling argument the pro single payer system advocates are shouting because we believe it has no foundation, chocked full of lies, etc. Is this true? More than likely, but how do we fight something if we don't know what their argument is? We should want to know and understand every point that our opposition is putting out there to the public.

Try to get a group of insurance agents to sit in a room and listen to the pro single payer system advocates for a presentation. Not likely. Don't get me wrong, the majority of insurance agents I work with are fantastic, but a great deal of agents across this country will tell you they don't have time to join an association that is fighting for their livelihood, let alone show up every month for a luncheon meeting to be educated. Goodness, there are just way too busy to do that. Besides, someone else will fight for them right?

Back to Eric and I – we have written a screenplay. A mock trial. Eric was the prosecuting attorney determined to present a case against our current private health care system. I was the defense attorney, determined to defend our private health care system against a single payer system. We called expert witness, threw in some laughs, presented both sides of the argument, and ended in a hung jury. The reason? We have not, by far won this fight against single payer.

We are repeating our mock trial four times over the next couple of months across the country. So far only to local and state health underwriters association groups but hopefully this is a presentation that we can all take to the general public\*.

*About the Author: Sharon Alt is President of Dallas/Fort Worth based third party administrator Alt Benefit Consultants, Inc., and the host of a nationally syndicated internet radio show The Benefits Buzz: Inside Health Insurance in America at [www.modavox.com](http://www.modavox.com). She is also the national co-media chair for the National Association of Healthcare Underwriters. She can be reached at [sharonalt@altbenefits.com](mailto:sharonalt@altbenefits.com).*

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**Editors Notes:**

- Journalists Interested in Seeing/Covering the Mock Trial Should Contact Nicole King
- Sharon Alt Available for Interview and Ongoing Expert/Expert Comment
- Photos Available