

Greater Lehigh Valley Chamber of Commerce Healthcare Policy

Employers and employees continue to struggle with the rising costs of healthcare. 52% of Greater Lehigh Valley Chamber of Commerce members said healthcare costs is the number one issue for their business. However, efforts to control costs must also take into account the affect on quality and accessibility of healthcare delivery in Pennsylvania. Balancing cost, quality and accessibility within the healthcare system remains a challenge for all stakeholders in the process, including government, insurers, providers, purchasers and consumers.

On behalf of purchasers and consumers of healthcare, the Chamber believes a private healthcare delivery system must be encouraged as a means to provide all Pennsylvanians with appropriate access to cost-effective, quality healthcare. As in any business, competition among health insurance companies and healthcare providers impacts the cost of healthcare premiums. With real competition, employers and employees should have a greater choice of health plans, enabling them to select an appropriate health plan and provider. Further, through appropriate planning, competition among providers should assure Pennsylvanians have adequate access to healthcare facilities.

Quite often, new opportunities for a stronger, more effective healthcare system surface elsewhere. State government should not hinder Pennsylvania's competitive position relative to other regions and should capitalize on emerging concepts whenever possible. In particular, Pennsylvania should support, not restrict, alternative delivery models, including advances in technology that are designed to enhance cost-effective treatment and management of healthcare.

Employers should not permit other stakeholders to alter the healthcare delivery system or payment system without business input. Similarly, employers must find ways to assist employees to make the right decisions in seeking healthcare. An active employer community will help facilitate cost-effective accessibility to quality healthcare for employees.

The Chamber represents many different types of employers. 82% of GLVCC businesses have under 100 employees, with almost 50% of having less than 5 employees. This policy statement attempts to universally represent all member businesses.

The Chamber **supports** the following concepts:

- Educating and engaging our members' support of legislation and initiatives

- which will control healthcare costs by affecting personal accountability, transparency, tort reform, consumerism and increasing competition;
- Encouraging fair and open competition;
 - Best practices based on verifiable clinical standards for healthcare delivery that help eliminate unnecessary costs and ensure the delivery of high quality healthcare;
 - Utilization of technology as a means to control the cost of treatment and improve clinical outcomes;
 - Legal reforms based on fairness, common sense and personal responsibility that will allow for a stable and sustainable insurance system for providers;
 - Wellness programs designed to prevent costly medical treatments;
 - New options in the marketplace that provide for ongoing and/or greater access to healthcare coverage, particularly for the smaller employers that are least likely to have the resources to provide employee healthcare benefits under the current system;
 - Improving the PA Department of Health's licensure process for healthcare facilities that assure appropriate balance between cost, access and quality; and
 - Reforming government regulations to improve the delivery of healthcare.

The Chamber **opposes**:

- Shifting a disproportionate share of the funding for the cost of healthcare in any way that would impair the health or economic vitality of the Lehigh Valley;
- State interference in the administration of ERISA and self-insured plans; and
- Unfunded and underfunded government programs and the expansion of mandated benefits, unless sufficient evidence exists demonstrating that the benefits of the mandate clearly outweigh its costs.