

Obama's Health Insurance Reform – Transcription

A lot of people have questions about how Obama's health insurance reform is going to work and what it going to change. When we talk about Obama health care, we can't really say it is health care reform, but is actually health insurance reform. One of the main things that you have remember through this whole debate is what is going to be beneficial for you as consumers.

What we think is very important is that people need to drive their own health care reform themselves. One of the biggest issues with people today is that obesity rates are up which means the average person has a higher BMI (body mass index). So, how do you change that behavior in people? The best way to do that is to give the person incentives to change that behavior and penalize them for not living a healthy lifestyle. One way would be to make is costly to be heavy. Although being heavy can be costly from a social point of view it is not costly from a consumer's point of view.

Essentially what needs to be done is those people who are overweight and don't live healthy lifestyles needs to be taxed. Not taxed by the government, but instead penalized by health insurance companies by having to pay a higher premium for their health insurance. By offering a discount for people with a healthy BMI and who eat healthy and exercise, people who are overweight can control their own health insurance reform.

By choosing your own health decisions and your own individual health insurance plans, you can save yourself more money than the government would ever be able to save you.