1. How would you reduce the number of uninsured in this country?

The foundation for insuring more families begins with providing incentives such as making health care premiums fully tax deductible for small businesses. Small businesses provide more than 80 percent of the jobs in America. Making it easier to provide health care coverage, coupled with giving families opportunities for employment where they can receive coverage, builds the foundation for good health care. We also need to tear down other barriers to health care coverage, including the huge burden of paperwork that drives a wedge between health care professionals and their patients.

2. Do you support holding HMOs legally liable when their decisions to withhold or limit care injures patients?

Accountability is absolutely essential, but we must hold HMOs accountable in response to life threatening situations immediately, not years down the road after a lengthy court fight. Michigan's new law requiring a decision on life threatening situations within 48 hours forces HMOs to deal with disputed treatment while a patient can still be helped. Patients and their families should not have to wait until it is too late to help their medical situation. If the HMO fails to provide adequate care or does not settle the matter immediately, it will face stiff fines and is still vulnerable to court action in most cases. This it the kind of common sense approach we need at the federal level.

3. Do you support a nurse's ability to report quality problems without retaliation from HMOs, insurance companies, hospitals, or employers?

Nurses should have the same whistleblower protections that are available to employees and citizens in any situation. Nurses, by their training and experience, are well qualified to observe and report on questionable care situations.

4. Do you support an insurer's ability to financially reward health care professionals for limiting a patient's care?

Incentives for health care professionals to limit care sends entirely the wrong message to providers and patients. We should encourage steps that allow health care professionals to work together to provide high quality care. In fact, we should reward those who provide high quality care and create incentives for those who offer effective preventive care.

5. Do you support mandating HMOs to include advanced practice nurses on their provider panels?

This sounds like a common sense approach to me. Professional advanced practice nurses would add an essential dimension to the decision-making process.