



Dear Mr. 

Thank you for writing regarding medical insurance deductibles and related insurance premium issues. I appreciate hearing from you again.

Insurance policies and types of coverage are not mandated statewide or nationwide. Items covered by a policy are negotiated between the individual and their insurer or between the employer offering coverage and the insurer. Some policies are far more extensive than others and government typically does not enter into making these decisions. The industry, like many others, responds to market (consumer) demand.

If there were no deductibles, and payment questions were entirely between the insurance company and a physician, what responsibility would an individual have in their medical treatment choices? For instance, the over-use of physicians and the many alternatives for medical treatment (such as chiropractors, homeopathic medicine, etc.) is also a large factor in the cost of health insurance. Also, if payment decisions were between physicians and insurance companies, then physicians might end up making choices about whether or not to see a patient based on whether or not they feel the insurance company will reimburse them.

I hope this responds to some of your concerns with medical insurance. I believe consumer involvement is the best deterrent against over-billing, abuse-of medical services, and treatment options, and I feel that we must have a role and responsibility in our treatment choices.

Sincerely,

MIKE ROGERS
State Senator
26th District