

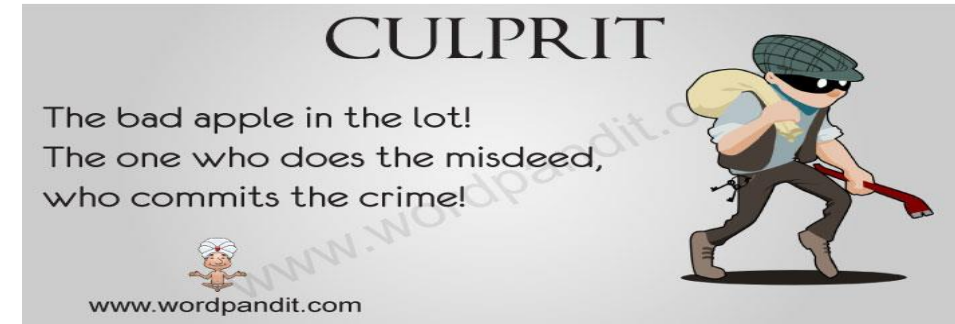
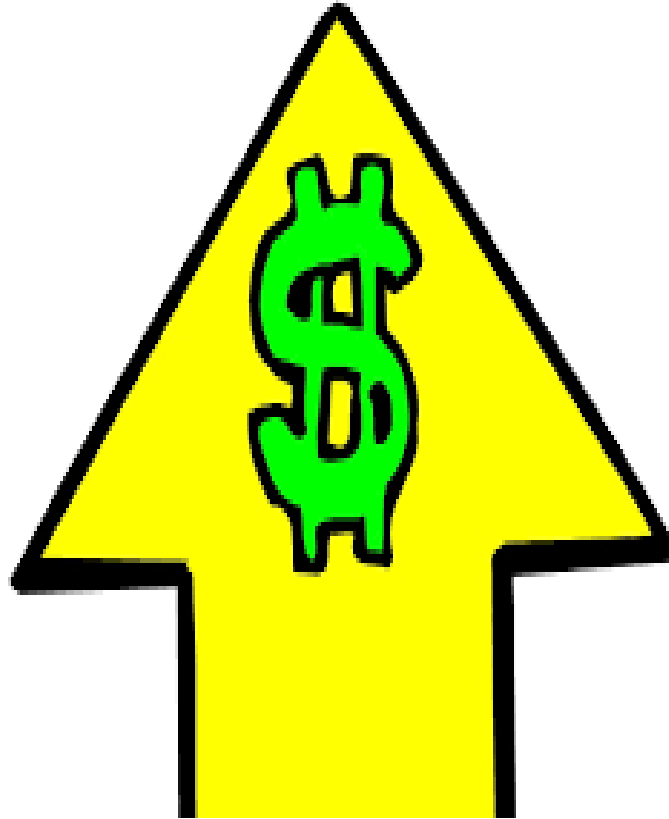
# Where Do We Go From Here?



**Visiting Professor Fran Miller**  
**University of Hawaii School of Law &**  
**Professor Emerita, Boston University School of Law**

# Here's Where We Left Off:

- **High Prices,**



- **& High Administrative Costs**



# Assuming That's True, What Are Our Best Options?

- Incremental or Radical Change?

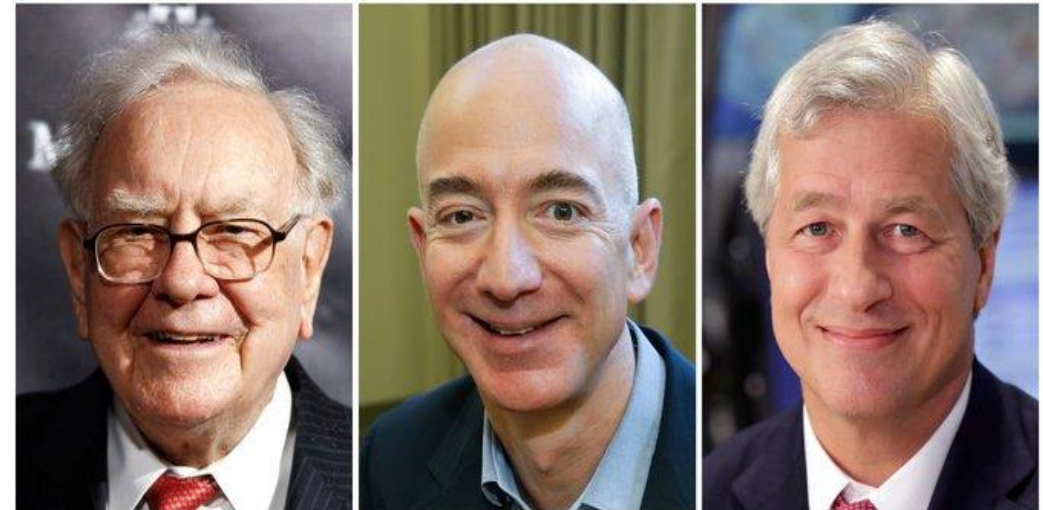


# Incremental (?) Changes

- ***Nudge Theory***: Opt-out employer-sponsored health insurance?



**Bring in Buffet, Bezos & Diamond & see what they can do?**



# Halfway There Measures?

- **Midlife Medicare?  
(Let people in at 50)**

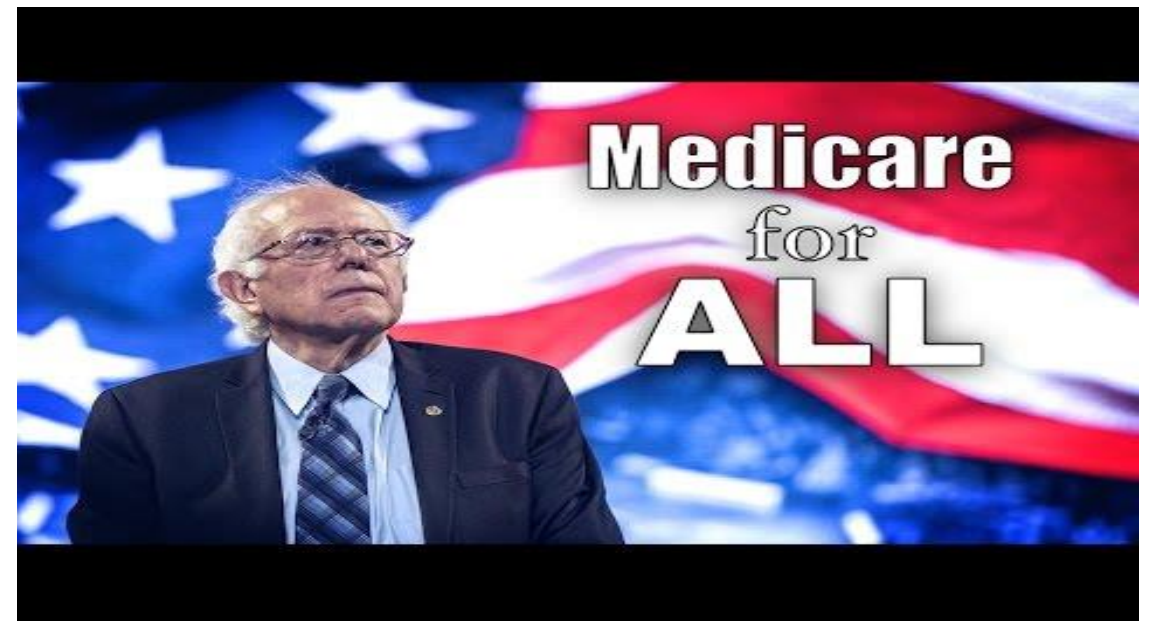


- **Offer Medicare X(panded) on the exchanges?**



# More Radical Changes

- All-payer state rate regulation  
*(targets hosp price & adm costs)*
- Since late '70s, Maryland's all-payer hospital rate-setting system has set rate structure for each hospital. **All payers, public and private, pay for services according to same rates.**
- Single Payer *(targets all price & adm costs)*



# But What About Quality?



# How Do We Decide?

- **Keep a sharp eye on the incentives**



- **& follow the money!**





# Here's Hoping *Something Works TO* Make Things Better. . . .

