



Healthy, Wealthy, and Wise: Five Steps to a Better Health Care System (AEI HOOVER POLICY SERIES)

John F. Cogan, R. Glenn Hubbard, Daniel P. Kessler

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America's health-care system is the envy of the world, but it faces serious challenges. The costs of care are rising rapidly, the number of uninsured Americans is at an all-time high, and public dissatisfaction is steadily increasing. How can we preserve the strengths of our current system while correcting its weaknesses? Three of America's leading health-care scholars answer that question in *Healthy, Wealthy, and Wise*.

Poorly conceived federal tax policies, insurance regulations, and barriers to entry have distorted health-care markets and inhibited competition. John F. Cogan, R. Glenn Hubbard, and Daniel P. Kessler propose five key policies to build a better health-care system: (1) health-care tax reform, (2) insurance reform, (3) improvement of health-care information, (4) control of anticompetitive behavior, and (5) malpractice system reform.

Together, these changes would harness the power of markets to deliver better health care to Americans. These reforms would strengthen consumers' ability to be cost- and value-conscious shoppers, while promoting quality and innovation in health care, pharmaceuticals, and medical technology. And, by cutting the cost of care by \$60 billion per year, these reforms would make health insurance affordable for at least 6 million—and perhaps as many as 20 million—uninsured Americans.

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