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# Press Release

## Let's Throw Out Obama Care and Adopt Idaho Care: A Free-Market Approach

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Reggy Sternes, a candidate for the Idaho State House of Representatives, in Jerome and Twin Falls Counties (District 25A), published his plan to replace the Affordable Care Act (Obama Care). His proposal would provide a form of universal health care to all Idahoans and cover the "Medicaid Gap" that the legislature wrestled with during the last session.

Sternes' proposal is based on free-market principles to reform the health care marketplace and encourage competition, choice, portability, lower costs, and higher quality. With *Idaho Care*, you and your doctor would be in charge of your health care, not the insurance company or government.

In his plan, all Idahoans would be enrolled in *Idaho Care*, but anyone may opt out. Those that opt out would not receive assistance from Idaho and would fully assume the risks from non-participation.

His plan is centered on two methods to pool money and fund health care for every Idahoan. Though, he assumes Federal funding would support the new health care scheme, as well.

*Idaho Care* would mandate health insurance equalization. Employers who provide health insurance (not those that don't) would transfer nine-tenths of the cost of an employer-sponsored insurance to an employee's wage, where a payroll deduction would then funnel it to the individual's Health Savings Account or HSA. No longer would health insurance be tied to employment; and if unemployed, the individual would continue to receive coverage from his or her HSA.

*Idaho Care* establishes an Approved Basic Minimum or ABM that HSAs would be funded up to. Participants would shop around for routine care and buy catastrophic insurance from the accumulated balance in his or her HSA. They could also buy supplementary "plus-up" insurance, if they chose. Catastrophic insurance would provide block payments for serious diagnosis, such as cancer or large expenses derived from an injury event. Any unspent dollars would remain in one's account for future health care expenses.

Individual contributions, whether from work as deductions or from self-employment, would be funded by a simple voluntary flat deduction. Without a progressive or stepped percent increase in deductions, there is no dis-incentive to work less. In fact, there is an incentive to earn more; because, once the ABM is reached, an individual could stop their deductions and receive a “raise.” Alternately, the person could continue to fund their HSA to provide for future health care expenses.

*Idaho Care* would “top-off” HSAs that are not fully funded by a participant’s payroll deductions. To fund these contributions, Sternes suggests Sales Tax receipts because, in essence, Idahoans would be partially funding their own HSA. So, it implies individual responsibility.

Why were wage deductions and sales taxes chosen to fund *Idaho Care*? Because, *Idaho Care* is not welfare. In Sternes’ health care scheme, it’s essential that it not be structured as welfare. It’s also essential that all Idahoans are treated the same, regardless of income or one’s ability to pay.

The plan is designed to be voluntary, yet offer incentives for participation. If one does not opt out of *Idaho Care*, they will always have a health care safety net to count on.

In Sternes’ plan, all health care providers and institutions would be required to post their prices for individual and package care. Since, Idahoans will pay cash through their HSA, they will be encouraged to shop around for the best price and quality.

With the free-market structure of *Idaho Care*, innovation should significantly bring down costs and improve quality and satisfaction of health care. To see the future of *Idaho Care*, watch the “The Surgery Center of Oklahoma,” at [SternesForIdaho.com/IdahoCare](http://SternesForIdaho.com/IdahoCare). In this video, you’ll see a world-class surgery center that costs 75 to 90 percent less than centers that accept traditional insurance.