



IWV Supports The Primary Care Enhancement Act

March 14, 2023

Dear Senators,

Independent Women's Voice, which fights to enhance people's freedom, opportunities, and well-being, is proud to support **The Primary Care Enhancement Act** introduced by Senators Bill Cassidy, M.D. (R-LA), Jeanne Shaheen (D-NH), Tim Scott (R-SC), and Mark Kelly (D-AZ).

Under the Primary Care Enhancement Act, Americans will be allowed to use funds in their Health Savings Accounts (HSAs) to pay for direct primary care (DPC). In the DPC model, third parties are eliminated, and doctors bill patients directly for primary care services, typically as a monthly subscription. Longer **patient visits**, lower **patient panels** (meaning fewer patients for each doctor to manage), and **higher satisfaction for patients and doctors** are all areas where DPC outperforms traditional primary care.

To transform our healthcare system so that it actually meets the needs of patients, it is necessary to reduce the role of third party payers, such as the government, insurers, and employers. Cutting out the middleman in these transactions will return control of healthcare dollars to individual patients while reducing headaches and lowering costs. Healthcare in the U.S. today is expensive in large part **because we've expanded the role of third parties**, and in so doing, we've separated patients from decisions about their care **and the associated costs**.

This is why the few healthcare services that are typically paid for out-of-pocket by patients (like **LASIK eye surgery**) have some of the most transparent and competitive prices as well as some of the best customer service. Similarly, when drugs move from prescription-only status (where they are often financed through insurance) to over-the-counter status (where patients buy them directly), **their prices often drop dramatically**. This is the power of direct payment and downward pressure on price.

There is a role for insurance. Health insurance, like other types of insurance, should serve as a backstop against *unexpected* or *catastrophic* costs. Unfortunately, health insurance in the U.S. has drifted far from this. The Primary Care Enhancement Act will help move our healthcare system in the right direction.

Every senator should support this bipartisan bill and work towards its swift passage. Thank you, Senators Cassidy, Shaheen, Scott, and Kelly for your leadership on this important issue.

Respectfully,

A handwritten signature in black ink that reads "Hadley Heath Manning". The signature is written in a cursive, flowing style.

Hadley Heath Manning
Vice President for Policy
Independent Women's Voice