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MEMORANDUM FOR RECORD

To: Chairman Wally Herger, Ways and Means Subcommittee on Health
E-address given: <waysandmeans.submissions@mail.house.gov>
Subject (Hearing): Implementation of Health Insurance Exchanges and Related Provisions
Testimony due date: 5 PM EDT; Wednesday, September 26, 2012
From: Dr. Mark M. Brauer PE(TX), CSP and MRTIC Managing Director
(address and phone as given in the Header, above)
Reference: CCHF Health Freedom News, September 2012

MESSAGE

Summary statement

The undersigned, with a life-time career devoted to Health research and implementation, hereby testifies concerning the Subject measure, sans any profit motivation, and prays that the factors presented below will accrue to the total defeat of said measure.

Detailed issues of concern that should enable Congress to defeat the Subject measure

Exchanges are 'Government-Run Health Care' and as such defeat private enterprise, free trade and entrepreneurship. They will insert another impersonal, wasted layer of bureaucracy between a patient and his/her doctor; proven to be wasteful, detrimental to speedy treatment and impractical.

Exchanges will require new and wasteful Federal government controls, laws, rules and regulations that, by themselves, will also increase Medical/Health-Care (M/HC) costs that are already too costly.

Federal control of health care encroaches on what is State's Rights in all of the 50 states.

Exchanges, as discussed, will require a new layer of National tracking, another wasteful layer of cost without ANY positive impact on individual or collective (National) health.

Exchanges will force costly, intrusive data-sharing via another cost driving layer, or data hub. Exchanges will require National identity for costly IRS enforcement of the individual mandate. Exchanges will reduce freedom of choice for one's own control over one's own health and health plan.

The undersigned cannot condone any Federal interference in the state insurance market and individual medical decision-making;

Even though a Federal program, Exchanges will, as already accepted, impose \$10M - \$100M additional annual operating costs upon states that are already straining economically.

Exchanges eliminate the entire, free-market/free-enterprise health-insurance-agent industry in favor of a less efficient Federal system such as the experience with our Postal System.

By defeating the Subject Exchanges, our Government will curtail a myriad of employer lawsuits deriving from employees using such Exchanges.