



FEDERATION OF AMERICAN CONSUMERS AND TRAVELERS - NEWS RELEASE -

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Do The Swiss Have The Answer to America's Health Care Dilemma?

EDWARDSVILLE, IL, July 27, 2009 - With the health-care debate heating up in Washington, and with no apparent solution in sight, it has been suggested that America might want to take a page from the Swiss playbook.

In a nutshell:

- Switzerland has a mandate requiring everyone to be covered by private insurance.
- Poor people are subsidized if and as necessary to meet the mandate.
- There is no employer-provided or government-managed coverage.
- Sick persons pay the same price for health insurance as healthy persons in the same demographic category.

According to its proponents, the Swiss system results in health care which is comparable that in the most affluent U.S. states, while its per capita health costs are 40 percent lower than in the U.S.

Switzerland currently has 80-plus separate health plans competing for business, from which Swiss citizens can freely choose. The government's primary (if not only) role is to subsidize lower-income people.

A primary advantage of such a consumer-controlled system, proponents say, is that it spreads risk across the full population spectrum, thereby lowering loss ratios and enabling lower premiums. It also keeps a proven health-care delivery system in place, which government-controlled plans would necessarily disrupt.

Opponents to such a free-market health idea argue that choosing the right medical insurance plan is too complicated for ordinary citizens to understand or navigate.

When asked, Vicki Rolens, managing director of the Federation of American Consumers and Travelers (FACT), says that the consumer association neither supports nor opposes the "Swiss Solution." "However," she says, "we do believe, when it comes to a matter as important as health care, that everyone should seriously consider all the possible avenues which might be taken. We think this is particularly true of an avenue which has apparently been successfully traveled elsewhere."

FACT is a nonpartisan not-for-profit corporation, formed a quarter-century ago in the District of Columbia. The group furnishes information of interest and importance to the American consumer without any political bias or hidden agenda. "We urge everyone who has a particular viewpoint
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concerning this or any consumer-related issue to share it with us,” says Rolens. “We will in turn share it with the decision-makers in Washington, and with our members nationwide.”

The association currently serves more than 1 million consumers in all 50 states.

This news release is issued as a service of the Federation of American Consumers and Travelers (FACT). Additional information on FACT may be found in the *Encyclopedia of Associations*, and by visiting the association's Web site (www.usafact.org). Informative, unbiased news bulletins are regularly disseminated by FACT to help its members remain current on matters which might seriously impact their lives. In addition to publishing consumer-related reports, the association provides more than 30 benefits for its members, ranging from [dental discounts](#) and [prescription drug savings](#) to [scholarships](#) and [roadside assistance](#). FACT's administrative office is located at 318 Hillsboro Avenue, Edwardsville, IL 62025.