



Retailers Are Already Shaping the Landscape

By Sandy Kennedy
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The question of how best to expand health care access has brought countless industries and interests to the table to lend their experience and insight to achieve this shared goal. A critical voice in this debate is that of the retail industry, which has already established expanded coverage and wellness programs for employees and saved Americans billions of dollars through quality and affordable options for care.

With a work force of 15 million employees and daily contact with millions of customers, retailers know the importance of quality affordable health care in the lives of every American. Across America, retailers are pursuing a vision of bringing positive, lasting change to America's health care system by providing consumers with quality and convenient options and employees with creative and affordable plans that best meet their needs.

Just last month, following a meeting to discuss health care innovation, President Barack Obama praised the accomplishments of two Retail Industry Leaders Association member companies, describing them and others in attendance as "some of the best practitioners of prevention and wellness programs in the private sector." We are proud of these successes, and retailers are committed to building upon them and working with lawmakers to establish a framework by which others can achieve success as well.

RILA's health care reform goals focus on achievable improvements that would dramatically change the way America treats

patients, purchases health care and practices medicine.

Build On What Works. Retailers are committed to constructive dialogue on how best to achieve our shared goal of ensuring that more Americans have access to quality and affordable health care. Private-sector innovation is a critical component of meeting health care needs of America. From discount prescription drugs and convenient care clinics to carefully tailored employee health benefits and wellness programs, retailers excel in providing quality, affordable and convenient options to both consumers and employees. Careful consideration must be given to prevent causing harm to these and other well-functioning aspects of our nation's existing health care system.

Specifically, the Employee Retirement Income Security Act, which currently enables 170 million Americans to participate in and receive health care coverage through an employer, must be protected. ERISA's pre-emption clause gives health care providers a uniform set of rules upon which to design employee health plans that fit the needs of each company's unique work force. Without ERISA pre-emption, a

patchwork of state and local mandates that require individual industries to play by different rules will hinder expanded health care coverage in America.

Expand Incentives for Wellness and Prevention Programs. Retailers work to promote individual responsibility for well-being and engagement in health care decisions. Incorporating these components into broader-based reform will shift societal thinking about health care delivery from an illness to a wellness model, improve lives and reduce systemic costs. Critical to success in this regard is motivating individuals to take part in their own health by expanding incentives for participation in wellness programs.

In addition, current law limits the ability of wellness counselors to provide sound health care advice that considers all factors affecting an individual's health. Removing these impediments will expand access to sound medical advice, promote healthy behaviors, yield a happier, more productive work force and reduce systemic costs.

Establish Quality and Convenient Clinics as Health Care Access Points.

Academic studies repeatedly show that patients who get care sooner will require less expensive treatments in the long run. In-store and work-site health clinics, staffed by highly trained practitioners, provide quality and convenient care. By limiting wait times and expensive co-pays encountered at traditional physicians' offices, these clinics decrease the barriers patients face in seeking out primary care.

Retail clinics also offer a more convenient option for patients who need assistance treating non-emergency ailments or routine chronic medical conditions, free up medical doctors to use their expertise treating more severe cases, and provide access to frontline care for rural residents without ready access to a hospital or a physician. RILA supports federal guidelines that embrace clinics as a source of non-emergency patient treatment.

These principles make up a framework by which the retail industry can continue to deliver quality, affordable health care options that ease the pressures faced by those forced to choose between paying for medications or mortgages. Done well, health care reform will encourage and promote such activities on a grander scale. Done poorly, health care reform could disrupt innovation in progress.

As the debate progresses, the retail industry will be an active partner to those committed to promoting innovative programs, expanding health care access and broadening the availability of services that have already saved consumers billions of dollars.

To learn more about the retail industry's health care achievements, visit rila.org/hr/healthcare.

Sandy Kennedy is president of the Retail Industry Leaders Association, a trade association whose member companies include more than 200 retailers, product manufacturers and service suppliers.