### A-KINS ANALYSTS AND PROJECT MANAGERS

### Mission:

To build a network of international workforce, mobilizing communities to be self-sufficient, executing effective and efficient assessments, feasibility studies, and implementing projects for the complete physical, mental and social wellbeing of all.

—Optimal Wellbeing.

### What do we do?

A-Kins Analysts and Project Managers, a minority woman owned community based small business, is a specialty provider of Health Consulting Services including:

- Health Care Advisory & Support Services
- Health Care Strategic Plans/Project Management
- Business Plan Development/Financial Resource Planning/Analysis

......Health Care Systems Development; Research; Analytics; and community based social determinants of health -Economics

"Successfully implementing challenging projects in challenging places"

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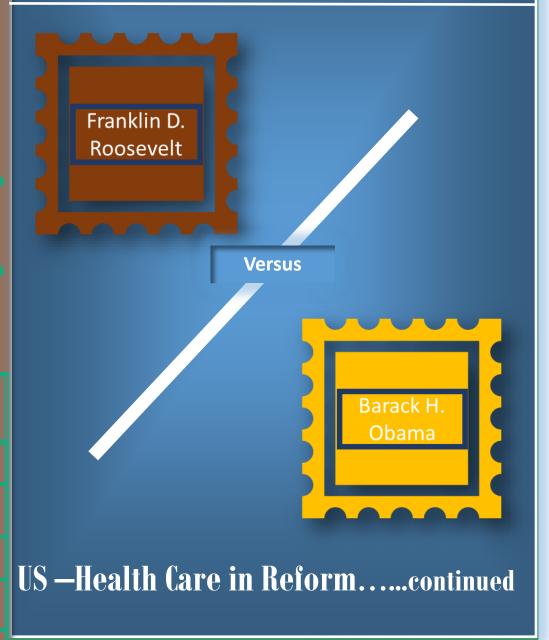
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# A-Kins Newsletter 2020

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# US: Healthcare Reform "The History"



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# US Healthcare Reform History: The First Great Recession

### The First Great Recession, 1929

America was founded in 1776 on the premise of man's right to freedom to serve God and equal rights to exist; all men being created equal, and having unalienable rights to life, liberty and the pursuit of happiness - The Bill of Rights, signed in 1791. Many travelled far and wide to settle in 'the new land', -America. Healthcare was out of pocket cost for the rich and charity hospitals (85% of hospitals in US) for the poor. World War I began in 1918 and 11 years after that, the great depression began. Unemployment had reached all time low at 24.9% and about 2 million people were homeless. Most people blamed the recession on panic, people panicked about their ability to cash their funds in the bank, and mass bank withdrawals, became the order of the day. The poor became poorer, immigrants and refugees, including the minority races had no work, no food, and no shelter to fund family settlements.

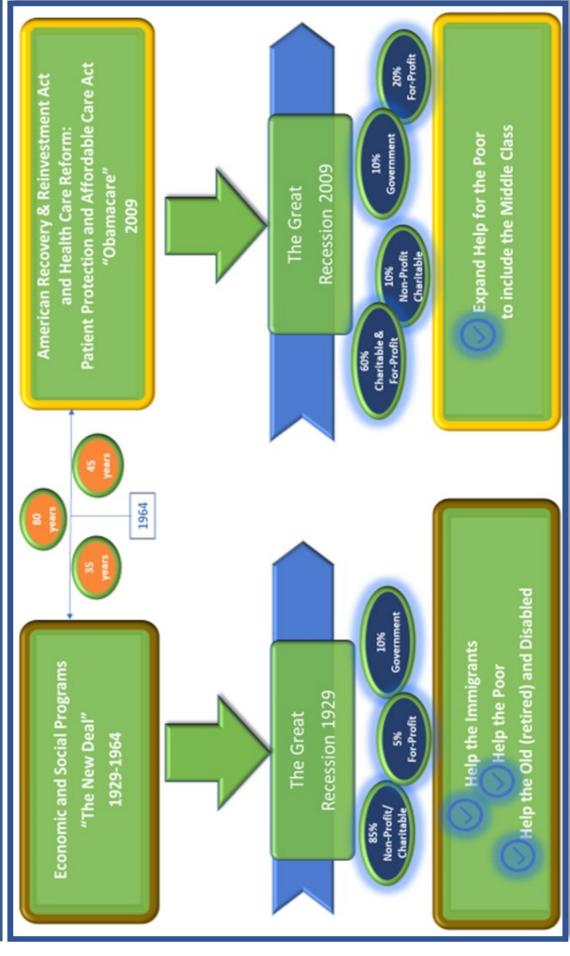
President Franklin
Roosevelt's
Economic & Social
Initiatives
focused on the
American Immigrants
and the
American Poor

Franklin Roosevelt was sworn in as the 32<sup>nd</sup> president in 1933. President Roosevelt saw the situation as a humanitarian emergency and initiated efforts to focus on the poor, immigrants, the retired, old and disabled. pushed forward a second Bill of Rights, the economic bill of rights, stating that all men have the right to pursuit of happiness, including to employment enough income, farm without fear of monopoly, housing, medical care, social security and education, in 1944.

Some of the events during the 12 -year presidency of Roosevelt include 15-year recovery from War I, the beginning of World War II and the Holocaust. There had been 33 other recessions before this one, but this was by far the greatest. This recession lasted for 3 years and seven months and was also called the Great Depression.

# **History: The Great Recession**

**US Health Care Reform** 





# US Healthcare Reform History: The Great Recession

# ...........Where we were before 1929. Power with the People and their Communities

Major Functions of Individual Health Care Status	The Health Care Market	The Government	The State	The Community	The Individual
Power	Х	Х	Х	V	٧
Policy	V	V	V	V	V
Market	V	V	V	V	V
Price	Х	Х	Х	V	V
Cost Savings	Х	Х	Х	V	V
Health Care Services	Х	Х	Х	V	V
Health Care Status	Х	Х	Х	V	V

**Power with the People and their Communities.** 



# US Healthcare Reform The History: First Healthcare Reform

### The New Deal: First Healthcare Reform

President Roosevelt developed emergency relief, reform, and recovery plans put in place with a focus on Economy and Society. He called the launched programs "THE NEW DEAL". He raised funds by taxing the rich, the top 3% of the population in 1933. He taxed the rich, whom he classified as those with over 5 Million in income with a 79% tax on income. Roosevelt spent 49% of his budget on welfare and sponsored programs including: Job creation in Civil Conservation Corps -CCC, Civil Works Administration -CWA, Farm Security Administration -FSA, National Industry Recovery Act -NIRA, Banking Reforms/Acts, Workers right including -workers compensation, social security, employer taxes, retirement and Medicare programs.

Roosevelt also initiated Healthcare Reform, making sure the poor and disabled are fully covered with community-based healthcare coverage -Medicaid.

"THE NEW DEAL"

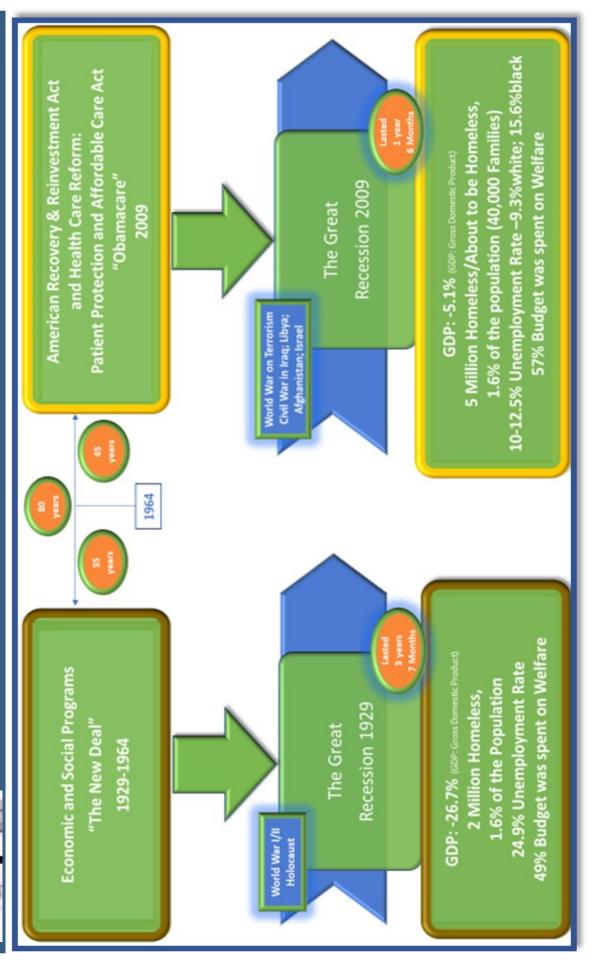
Healthcare of all immigrants and the poor was covered in full from 1933-2020, 85 years....

The health of the people depended on the community and its individual members. The government had little to do with the healthcare of the American people. Both the price and market for healthcare was driven by the people and their communities. For humanitarian reasons, the government stepped in to help the poor with their healthcare.

Over eighty-five (85) years after Roosevelt's relief, reform and recovery plans, we find that the bank reform regulations were replaced by Glass-Steagall Act in 1980s and the economy was deregulated, splitting banking in two, commercial banking and market banking. These deregulations were said to have snowballed the second recession. Some of the social, welfare and health programs kept till the early 2000s include social security, Medicare and Medicaid. Medicare and Medicaid having been expanded in several ways since 1933 to date, about 87 years after Roosevelt's Presidency, and 90 years after the beginning of the Great Depression, 1929.

# **US Health Care Reform**

# The History: First Healthcare Reform





# US Healthcare Reform The History: First Healthcare Reform

# ...........Where we were 1929-1964. Power is with the Government and the Communities

Major	The Health	The	The	The Community	The Individual
Functions of	Care Market	Government	State		
Individual					
Health Care					
Status					
Power	Х	Х	Х	V	Х
Policy	V	V	V	V	Х
Market	V	V	V	V	Х
Price	Х	V	Х	V	Х
Cost Savings	Х	Х	Х	V	Х
Health Care Services	Х	V	Х	V	Х
Health Care Status	Х	V	Х	V	Х

**Power is with the Government and the Communities.** 



# US Healthcare Reform History: The Second Great Recession

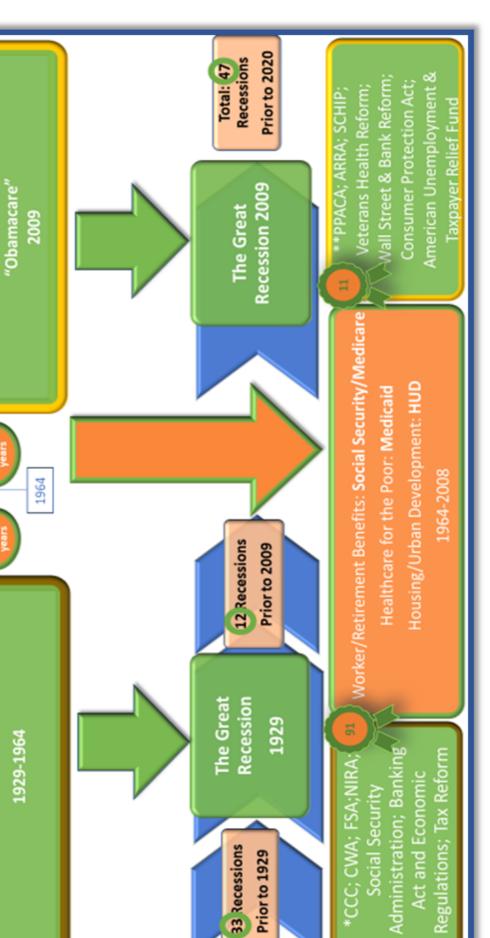
### The Second Great Recession, 2009

The Second Great Recession also occurred amidst several wars. including the global war on Terrorism, Israel, Afghanistan, Syria, and Iraq wars. This recession occurred 8 years after 9/11 2001, the beginning of all-time war on Terrorism. Once again, the recession was said to have snowballed from panic, people withdrawing their funds from bank, selling their bonds and greed. It is believed that deregulation of banks and the Glass-Steagall Act had something to do with it. There had been 45 recessions and one great recession before this great recession, 12 of these recessions were after 1929. The poor became poorer, and there were more middle class falling into the poor and homeless category every day, than the first great depression. Unemployment was 10%-12.5%, with blacks as high as 15%, and up to 40 Million families were homeless, while about 5 Million reported some form of homelessness, or were at the

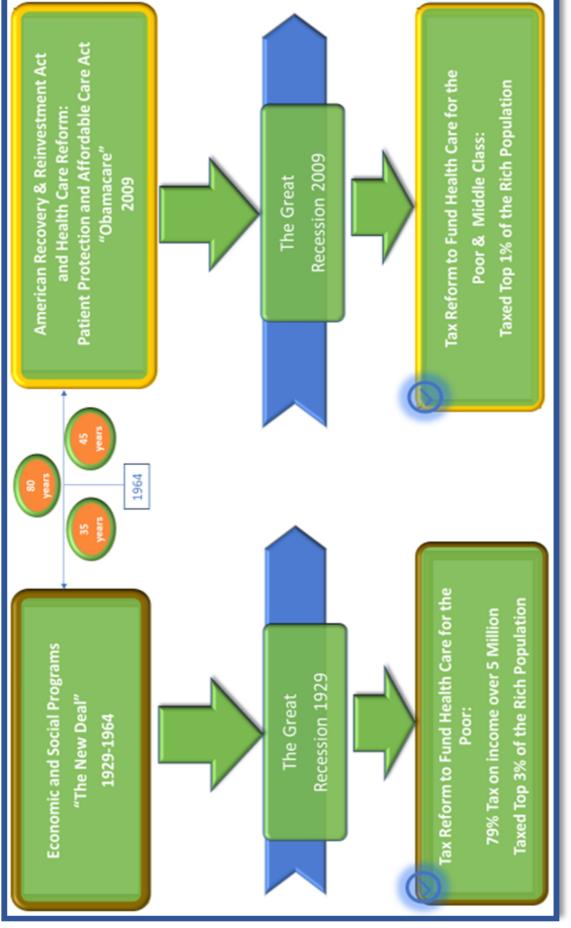
President Barack
Obama's
Economic &
Healthcare
Initiatives
focused on the
American Poor
and the
American
Middle-Class

verge of the loss of their home, estimates made by Housing/ Urban development to the congress. Healthcare was mainly via personal health insurance with out of pocket cost and deductibles reaching an all-time high. About 60% of hospitals were Charitable and For-Profit, and 20% were For-Profit Hospitals, a total of 80%. Twenty percent (20%) of hospitals were either Government (10%) or Non-Profit/ Charitable (10%). More middleclass hard-working families were unable to afford healthcare, finding themselves un-insured in order to make ends meet.

Barack Obama was sworn in as the 44<sup>th</sup> President, two years after the recession had started. The recession peaked right after he was sworn in on January 20, 2009. For this recession, President Obama focused on the poor and the middle-class, preventing more people from reaching the poverty level of welfare needs. This recession lasted for 1 year and six months.









# ......Where we were 1965-2009. The Power is in the Market

Major Functions of the Health Care System	The People	The Government	Health Care Regulatory Agencies	Health Care Market	Government Administrative Agencies
Power	Х	V	V	V	Х
Policy	Х	V	V	V	Х
Funds	Х	٧	V	Х	V
Market	Х	Х	Х	V	Х
Price	٧	Х	Х	V	Х
Cost Savings	Х	Х	Х	Х	V
Health Care Status	Х	٧	Х	Х	Х
Customer Selection	Х	Х	Х	V	Х

The Power is in the Market.



# .....Where we were 2009. Change Effect Score

Components of the Change Effect	No Measurable Effort (Score = 1/5)	Some Measurable Effort (Score = 2/5)	Good Measurable Effort (Score = 3/5)	Strategic Measurable Effort (Score = 4/5)	Executed Measurable Effort with Optimal Change Outcome (Score = 5/5)
Knowledge of need for Change	Х	Х	V	Х	Х
Well defined change goal	V	Х	Х	Х	Х
System and Part- nership for the change needed	V	Х	Х	Х	Х
Sensitized the Leadership on the need for Change	Х	Х	Х	Х	V
Set aside resources for Change	х	х	х	х	٧









### **US Healthcare Reform**

### The History: Second Healthcare Reform

### Obamacare: Second Healthcare Reform

President Obama put in place an emergency relief plan focused on Economic recovery, Job Retention and Healthcare. The Healthcare program he launched was nicknamed after him, "OBAMACARE". He raised funds by taxing the rich, the top 1% of the population. He taxed the rich with a 35% plus tax on income. President Obama spent 57% of his budget on welfare, and sponsored programs like American Recovery and Reinvestment Act, known to bailout large companies and help with job retention. The relief went to General Motors -GM, some insurance companies -AIG and banks. Wall Street reform and Banking reform were also initiated. He also established the second health care reform act, which passed the legislative arm of government. Just like President Roosevelt, President Obama initiated the Patient Protection and Affordable Healthcare Act, also known as Healthcare Reform, Health Insurance Reform, Affordable Care Act, or Obamacare. President Obama also implemented Veteran Health Care Reform initiatives.

"OBAMACARE"

20 million more
Un-insured/
underinsured
healthcare covered,
making healthcare
more affordable
from
2009-2016......

The health of the people depend on the government and the market is driven by the economy and healthcare business. Community health and individual choice of care is restricted to the market offerings and healthcare business. The government weigh-in heavily on healthcare and welfare, since this is a heavy portion of the annual budget spending, and the communities and the people have little choice or weigh -in on their health care. Out of pocket payments were capped at an all-time low cost, a battle to make private insurance more affordable. Medicare and Medicaid reform were initiated, and State Children Insurance Program (SCHIP) was expanded to cover more children in all states, an attempt to expand healthcare to cover 45 Million uninsured/ underinsured. About 20 Million in this category were covered from 2009-2016.



# .....Where we were 2009. The Power is in the Market

Major Functions of the Health	The People	The Government	Health Care Regulatory Agencies	Health Care Market	Government Administra- tive Agencies
Power	Х	V	Х	Х	Х
Policy	Х	V	V	Х	V
Funds	Х	Х	Х	V	٧
Market	Х	Х	Х	V	Х
Price	Х	Х	Х	V	Х
Cost Savings	Х	V	Х	Х	Х
Health Care Status	V	Х	Х	Х	Х

The Power is with the Government and in the Market





# .....Where we are 2009– to date. The Power is in the Market

Major Functions of the Health Care System	The People	The Government	Health Care Regulatory Agencies	Health Care Market	Government Administrative Agencies
Power	Х	V	V	V	Х
Policy	Х	V	V	V	Х
Funds	Х	٧	V	Х	V
Market	Х	Х	Х	V	Х
Price	٧	Х	Х	V	Х
Cost Savings	Х	Х	Х	Х	V
Health Care Status	Х	٧	Х	Х	Х
Customer Selection	Х	Х	Х	V	Х

The Power is back in the Market.



# US Healthcare Reform The Plan

### The Plan

Ninety-one (91) years after the Great Recession (also called the 1929 great depression), there has been a total of 47 recessions and two passed comprehensive healthcare reform. The first healthcare reform started in 1933 and has lasted for 87 years (1933-2020). President Roosevelt groomed these concepts and implemented them over 3 terms, 12 years. Some of these concepts developed in 1929 and implemented over 35 years (1929-1964) were carried over and implemented for about 45 years (1965-2009), have since been replaced by the second health care reform concept in 2009. It has been 11 years since the second comprehensive health reform plan has passed legislature President Obama (2009).groomed these concepts and implemented them for two terms, 8 year (2009-2016). This second health care reform plan is yet to be fully implemented, 2016-2020.

A: All or None

B: Boot the Current

System

(....with a 91 year old Concept)

C: Focus on

Building the

Communities

The Patient Protection and Affordable Healthcare Act's (also known as "Obamacare") plan to take the power from the market was initiated, but the "Power" has to be given to the people (Power: Market -Government-People and their Communities). Currently, the power lies between the Market and the Government.

Healthcare Policies, which need to be initiated from the people in their various communities and passed up the legislature to the government to be passed as law, still lay within the market and the government.

The Healthcare Funds are within the government, to expand services to encompass both the poor and the middle-class un-insured and underinsured. These funds are being given as tax breaks to the market and its business. These funds have no way of returning to the people within their communities. The market and the price lie within the "Market" as a



# US Healthcare Reform The Plan

# ......Where we should be today. Giving Power back to the People

Major Functions of the Health Care System	The People within their Communities	The Government	Health Care Regulatory Agencies	Health Care Market	Government Administrative Agencies
Power	V	Х	V	х	Х
Policy	V	Х	V	х	Х
Funds	V	V	V	х	V
Market	V	х	х	х	Х
Price	V	Х	Х	Х	V
Cost Savings	Х	Х	Х	Х	V
Health Care Status	V	٧	٧	Х	Х
Customer Selection	V	Х	Х	Х	Х



# US Healthcare Reform The Plan

business. The people and their communities have very small say in the price but are still allowed to buy cheap subsidized healthcare in a centralized system. This has nothing to do with the communities.

Healthcare Cost Savings and the health status of the people lies totally within the Government and its agencies. It has nothing to do with the people and their communities owning their health status, something the Physicians have been pushing for, for the past 15-20 years. The people and their communities have to take responsibility for their health or the constant factor that cannot be changed by treatment, genes or the exposure to risk factors will never change. This constant in the risk-model or causal-pathway model can only change with accountability and responsibility of the people and their communities. Risk reduction and other measurable factors cannot account for this constant. Customer selection totally lies within the market right now, this is yet to be given to the people. The people

In 2009, the Power within the Market was taken over by the Government.

This Power needs to be given back to the People and their Communities.

So that the People may Thrive within their Communities, in the "Pursuit of Happiness".

shop for the cheapest healthcare, but the market systems automatically categorizes people by their selection. The healthcare you receive at these markets are scaled. These is no equality or equity when it comes to customer selection, something the "Obamacare" planned to correct.

The Power to live in good health and be free in the pursuit of Happiness should be with the people and their communities. The 2009 plans worked out in the right direction, taking the power back from the market, but the power is yet to be given to the people.

### **THE PLAN:**

### Healthcare reform is an All-or-None activity

Improving healthcare in the United States of America has to be all inclusive. The bulk of the population are in some government program or the other. The children, the elderly, the retired, the poor, and now some of the middleclass are all in government programs, without any balance to the budg-



# US Healthcare Reform The Plan

et. We do not want a healthcare deficit, hence the formulas for All -or-None.

## Boot the current healthcare system

After reviewing the history of he two passed comprehensive healthcare reform, the old system of adding-on to the healthcare budget, per-capita spending and percent of GOP-Gross Domestic Product spent on healthcare, without any balance to the health and care deficit of the people has to stop. For a balance in the healthcare deficit and the high cost of Welfare Budget, mandatory spending, is to boot this system and develop a new and balanced system with "All-or-None" and a more balanced healthcare tax that involves the people and their employers and goes right back to the communities and not the Market and its business. The people and their communities will then have the power to buy healthcare of their choice as a community, saving costs. This gives poor to the people, and not the market or

Focus on the
Communities
and the People
Dueling in them.

healthcare business. The government will owe no one a dime. The Government would however have to oversee the communities by their agencies via the state in order to monitor equity and equality in the new budget formulae.

The communities and their people becoming accountable and responsible for the healthcare of the individuals dwelling in the community.

The focus should be on the Communities and the People dwelling in it.

The power, the policy, funding are all formulae taking the communities and the people dueling in the communities into account. The government acting as a channel to avail the communities of power, policy and funding. The price, cost savings and health status make the communities and their people more accountable to the government. The Government and its agencies, including the State, monitoring the progress of the communities, in reaching their price, cost saving and health status goals. The market and customer selection



# US Healthcare Reform The Plan

should be within the communities and the bid should not be government driven, but government monitored and regulated for fair equity and equality among the communities. The people within their communities will determine the market and they will have the customer being the market. These formulae are turned-un-side-down and inside-out for the sake of "We, the people.......". The Government should take its rightful place of governance and the people should

The Ultimate Act of Democracy
is to give
the People
the Power
to be in
Good Health.

take their rightful place of power, and the responsibility of their healthcare status, and accountability of the healthcare cost and spending through their communities. This is not socialization of the government, this is the ultimate power of democracy for "We, the people........

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U.S. Department of Housing and Urban Development Office of Community Planning and Development	https://www.hud.gov/program_offices/comm_planning
US Department of Treasury	•https://home.treasury.gov/

<sup>\*</sup>CCC: Civilian Conservation Corps; CWA: Civil Works Administration; FSA: Farm Security Administration; NIRA: National Recovery Act; Social Security Administration e.t.c

Encyclopedia Summaries: <a href="https://en.wikipedia.org/">https://en.wikipedia.org/</a>

<sup>\*\*</sup>PPACA: Patient Protection and Affordable Care Act; SCHIP: State Child Health Insurance Program; Veterans Health Reform; ARRA: American Recovery and Reinvestment Act; Wall Street Reform/Consumer Protection Act; American Unemployment & Taxpayer Relief Fund



The Best of Two Worlds: Bar Beach, on the Island, Lagos Nigeria



### Published Letters to the Editor

Author: Folorunso Akintan MD MPH MBA

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### Looking forward to hearing from you!



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