

Mike Miley, chair-elect of insurance agents' group, wants all sides solving health care reform puzzle

Coming to the table



By GENE STOWE Tribune Correspondent

Sixteen years ago, insurance agent Mike Miley was in a Washington, D.C., office building, although not in the same room, when Hillary Clinton unveiled her plan to revamp health care in the United States.

These days, Miley visits congressional offices in Washington as chair-elect of the Independent Insurance Agents and Brokers of America (IIABA) to talk about new plans for re-vamping the system.

He expects this time will be different. Widespread concern about the current state of health care — he shares the conviction that it's not sustainable — means something must change.

Away from the glare of town halls and television cameras, lobbyists, elected officials and others are engaged in respectful discussions about what shape the changes will take.

"We need to sit down at the table, be reasonable and take some time to do this," Miley says. "We all agree that it's not sustainable the way it is now."

"I find that members of Congress are willing to listen to you if you give them a reasonable, well-thought-out argument."

Lobbying and education are key roles for the IIA-BA, a trade organization that formed in 1896 and is the largest association of independent agents, representing more than 300,000 agencies and their employees.

State branches advocate in state capitals. The national group has a 51-member board of directors — one from each state plus the District of Columbia — and a seven-person executive committee with four officers and three at-large members.

See TABLE Page 20

Tribune Photo/MARCUS MARTER

Mike Miley of Gibson Insurance Group is chairman-elect of the Independent Insurance Agents and Brokers of America. He says, "We need to sit down at the table, be reasonable and take some time" in trying to reform the health care system.

**INSIDE**  
 BUSINESS WEEKLY

**Profile**

Local insurance agent celebrates 50 years in the business.

Page 3

**Focus**

Locally written stories on employee benefits.

Pages 6-9

The Chamber

Business Expo After Hours exhibitor plan and Chamber In Brief.

Pages 10-13



# Table

"We try to inform our members and educate our members," Miley says. "We're kind of a consumer advocate group also. We work with insurance companies on behalf of agents to help improve the industry for consumers."

Miley went into the insurance business in 1993 and joined Gibson Insurance Group in 1983. His involvement with the health care debate comes in his role with the association, which he will chair starting next September.

Miley agrees with the effort to provide universal coverage.

"We really think that coverage for everyone should be available," he says. "There's no reason we can't do that. We agree with portability of insurance across state lines. We could open that up."

"I think if you've got everybody in the plan, the rates would adjust themselves accordingly."

He doesn't think a "public option" government-run health insurance is necessary or useful.

"The government will be able to mandate what they pay providers," he says, concerned that the approach could drive private insurers, who can negotiate — but not mandate — rates with providers, out of business.

Miley wants to see more focus on wellness in the U.S. health system to help cut costs.

"We don't take very good care of ourselves," he says. "Do you incentivize people to do it? Is it the carrot or the stick?"

He also wants to see tort reform included in a plan, limiting legal awards so that high malpractice insurance premiums will moderate. Some blame the excessive testing in much of the health system on fear of lawsuits.

"It's a piece of the puzzle," Miley says, although he acknowledges that some testing aims at increasing profits for doctors who feel squeezed by low reimbursements.

"Physicians have been driven to additional testing to increase their revenue," he says, adding that patients often press for the most information.

He says many people are anxious about their health care — both because of discussions in Washington and because of problems with the status quo — explaining why unfounded fears such as "death panels" arise.

"There's nothing in there about that," Miley says. "People are concerned about their health."

Development of a specific bill will foster a logical exchange of information in Washington, he says: "They're reasonable. They will listen."

The environment is different from the days when the Clinton proposal failed, Miley says, and he expects the outcome will be different.

"In my opinion, politically, the differences were the Clintons tried to ram that down Congress' throat," he says. "I think it'll be different. I think the population is recognizing the problems with health care more than they did. From a media standpoint, it's a whole different day."

"There's a lot more facts and figures and concern about the sustainability of our system today."

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