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Institute Chastises Congress on Health Care Reforms; Offers Five Point Program for Reducing Health Care Costs by 50%

Bronxville, NY, August 11, 2009 -- The Gilchrist Institute for the Achievement Sciences, an economic and political thinktank, has released a five point program for health care reform aimed at members of Congress and the New York State legislature.

Gilchrist Institute Director, Dr. Robert Flower states, "We are challenging Congress to "get real." The current programs are fine. It's the application that needs reform and the administration that needs to be changed. These 5 proposals alone could reduce the existing health care system costs by over 50%."

The recommended measures are:

1. Pursue Health Fraud: Health Fraud is estimated at \$100 billion a year. Having citizens participate in a small share of the payment obligation, combined with an intensified crackdown by the state and federal governments will go a long way in reducing this significant amount.

2. Medical Tort Reform: The Fair & Reliable Medical Justice Act proposed by the Republicans could save the health care system an estimated \$150 billion a year.

3. Life/Health Insurance Plan: Taking a whole life policy at younger ages and dedicating it to terminal (end of life) circumstances would go a long way to decrease health care costs nationally. A whole life insurance policy at age 25 for \$200,000 would cost approximately \$250 per month for some 11 years, then no further payment would be necessary. The policy will grow to over \$1 million by age 90. It would then be assigned, pledged or sold to doctors, hospitals and pharmacies when terminal life is commenced. This could save approximately 30% of overall health care costs in this county – approximately \$300 billion.

4. Interstate Policy Enabling Legislation: This is probably the single greatest consideration the insurance companies fear. It is ridiculous and totally restrictive economics to prevent companies from selling health care policies interstate. This consideration will expand significantly the competitive potential generating better options and price benefits to the public. This one factor could decrease premiums by as much as 10-15%.

5. Illegal Resident Health Tax: With over 12 million illegal immigrants draining our system each year, it would be prudent and just to charge them a tax for these services. At \$2,000 per year, a sum of \$24 billion would be generated. This alone could reduce the health care debt by 5%.

ABOUT THE GILCHRIST INSTITUTE FOR THE ACHIEVEMENT SCIENCES:

For 29 years, the Gilchrist Institute, under the direction of Dr. Robert J. Flower, has been conducting research and development on the Science of Achievement. These undertakings incorporate principles such as potential, its development, strategic thinking and intelligence enhancement. Additional projects include social, political and economic analysis and public policy recommendations.

Dr. Flower has authored three popular books on Natural Thinking and Intelligence and the Science of Achievement, published by The Gilchrist Institute: Decoding Potential, A Revolution in Understanding and Your Exceptional Mind.

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For more information, a photo of Dr. Flower, or to schedule an interview, call Marilyn Hall at (914) 779-6299 or email mara.hall@gilchristforum.com