



*Protecting Medicine Through Political Action*

## **KPPAC Candidate Questionnaire**

Name: ***Roger Thoney***

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Phone: ***859-781-0790*** Fax:                      E-mail: ***rthoney@fuse.net***

County: ***Campbell***                      Length of residence: ***40+ years***

County and State of Birth: ***Hamilton County, OH***

Name of spouse (if any): ***Rita***                      Spouse's occupation: ***Registered Nurse***

Current employment: ***Self-employed as a consultant (economic troubleshooter)***

Previous employment: ***IBM, The Cincinnati Gas & Electric Company, Procter & Gamble Co. See my resume on www.rogethoney.com for details.***

Years of education and last educational institution you attended: ***I am a registered professional engineer with a BSEE (Electrical Engineering), MSEE, MBA, and MS Economics and have taken PhD-level coursework in management, finance, and economics. I have about 8.5 years of graduate-level education; and The University of Kentucky is the last educational institution that I attended. See my resume on www.rogethoney.com for more details.***

Why are you running for the state legislature? ***I am running for State Representative because I cannot sit by and watch those who are struggling to make ends meet become economic casualties in a larger political battle for power, control, and domination. I have developed an economic plan to increase household incomes throughout Kentucky and will try to implement it if I am elected. This plan is presented under Jobs for Kentucky on www.rogethoney.com.***

***The current condition of relatively low household incomes in areas such as Eastern Kentucky is unacceptable; and it is time for us to do something about it. People need jobs to pay their bills, so creating jobs should be our top priority. Businesses create the jobs that people need to pay their bills, so we should make Kentucky the most business-friendly state in America. Businesses are our allies, not our enemies; and it is time to repeal the anti-business laws and regulations which have their roots in the hatred of the business class promoted by Karl Marx and those who follow his ideology today. We need someone in Frankfort who understands how jobs are created; who will "put the people first, ahead of self and party;" and who will engage the Marx-based opposition. I will be that person.***

Have you ever run for any public office before? Yes No If so, what office(s)? *Yes. I was a candidate for 4<sup>th</sup> District U.S. Representative in the 2000 and 2002 Republican primaries; I campaigned for Lt. Governor with Sonny Landham in 2003; and campaigned for U.S. Senate in 2009.*

Have you held a public office before? Yes No If so, what office(s)? *No.*

Name, address, and web address of your campaign committee and does your campaign accept contributions from political action committees: *Roger Thoney Campaign Fund, 17 Meadow Lane #10, Highland Heights, KY 41076 – www.rogerthoney.com. If you decide to endorse me, I will be honored to accept; but I have taken a pledge to not accept contributions from political action committees.*

Professional, civic, fraternal and charitable activities: *Vice President and Treasurer, The Sonny Landham Foundation, Inc.; Member, The Institute of Electrical and Electronics Engineers; Past Member, The Greater Cincinnati Venture Association; Past Member, The Tri-State Association for Corporate Renewal.*

Relatives who hold public office in Kentucky: *None*

Campaign Manager:

Treasurer: *Roger Thoney*

## KPPAC Issues Questionnaire

We would like your opinion on some of the issues important to the medical community in Kentucky. Please circle the response that best indicates how you feel about the issues addressed in each question. If none of the printed responses adequately reflects your view, please feel free to provide comments on the space provided or on additional paper.

1. Kentucky's medical liability system drives up insurance premiums for doctors, forces them to make tough decisions about whether to leave the state or retire early, drives up the cost of health care, and threatens patient access to care.

Strongly Agree

Agree

Don't Know

Disagree

Strongly Disagree

Comments: *I will support reasonable measures to reduce the cost of medical liability insurance including eliminating punitive damage awards or requiring that 100% of punitive awards be paid to the state rather than to the plaintiff and attorneys. I can support a loser-pays provision to increase the risk of filing a frivolous lawsuit and limiting pain and suffering awards. See The Freedom Plan for Health Care Finance Reform on [www.rogerthoney.com](http://www.rogerthoney.com) for more discussion. In short, the risk-reward relationship relating to health care lawsuits is out-of-balance – the risk to the plaintiff of filing a frivolous lawsuit is too low relative to the potential reward. The number of frivolous lawsuits will decline if we increase the risk and/or reduce the potential reward.*

2. Insurance company mismanagement and losses in the stock market are to blame for expensive liability insurance premiums.

Strongly Agree

Agree

Don't Know

Disagree

Strongly Disagree

Comments: *While these could be contributing factors in some cases, I believe that the main factors underlying liability insurance premiums are punitive damages; pain and suffering awards; and the volume of meritless, or frivolous, cases that the insurers have to process. I read in one insurer's annual report that 80% of their cases are closed without making indemnity payments, which means that 80% of their cases are meritless. Expensive lawyers manage these cases until they are closed.*

3. I support reforming Kentucky's medical liability system, which might include:

a. Mechanisms to weed out frivolous lawsuits.

Strongly Agree       Agree      Don't Know      Disagree      Strongly Disagree

b. Limits on non-economic damages.

Strongly Agree       Agree      Don't Know      Disagree      Strongly Disagree

c. Limits on attorney contingency fees.

Strongly Agree      Agree      Don't Know       Disagree      Strongly Disagree

Comments: *I will support reasonable measures that will work to reduce the number and cost of frivolous lawsuits. I can support a loser-pays provision; eliminating punitive damage awards; and limiting pain and suffering awards. These measures will increase the risk of filing a frivolous claim or reduce the potential reward. While these measures also indirectly limit contingency fees, I cannot support measures to directly limit attorney fees. This would be wage control and inconsistent with the principle of economic freedom.*

4. I support the federal health reform legislation that was recently passed by Congress.

Strongly agree      Agree      Don't Know      Disagree       Strongly Disagree

Comments: *The recently passed federal health care reform legislation is designed to move us to a one-payer system with the federal government being the payer. I strongly oppose this and have proposed a free-market-based alternative – The Freedom Plan for Health Care Finance Reform (see [www.rogerthoney.com](http://www.rogerthoney.com)). This plan will replace Medicaid and SCHIP/KCHIP, except for Medicaid's long-term-care program, and can provide 110 million people access to health insurance at a lower cost to taxpayers than currently spent on Medicaid and SCHIP/KCHIP. It creates a medical credit card that people can use to pay health insurance premiums and medical bills. Patients will use the medical credit card to pay medical providers upon receipt of service, so medical providers will deal with patients rather than insurance companies. Insurance companies will make their payments to the patient's medical credit card account. Anyone who wants health insurance will qualify for a medical credit card. The program will be financed by the banking system until a person dies, then taxpayers will reimburse the bank the principal amount owed but not interest or fees. The Medicaid and SCHIP/KCHIP burden on taxpayers will be reduced by up to 90% in the early years of the program, helping to reduce the deficit. More people will be insured and less free care given, so health insurance premiums should decrease substantially. This reduction in cost also will reduce the cost of doing business, helping to stimulate job creation.*

5. Additional oversight of health insurance companies is needed to ensure premiums paid by patients are spent on healthcare services instead of inflating insurance company profits.

Strongly agree      Agree       Don't Know      Disagree      Strongly Disagree

Comments: *I want to take a closer look at this to separate the political rhetoric from the reality. Health insurance companies are rated by independent rating agencies. This rating is a measure of an insurance company's ability to pay its claims. We do not want to pay premiums to a company that may fail because it does not have sufficient reserve capital to pay unexpectedly high claims. To maintain a good rating, an insurance company must have a sufficient amount of capital assets relative to its total claims. The greater the dollar amount of claims, the more capital they must have to maintain their rating. Insurance companies increase their capital base through after-tax profits. Therefore, as their claims increase due to inflation or increased use their after-tax profits must increase to increase their capital base and maintain their rating. Note that taxing insurance company profits causes premiums to be higher than they would be otherwise because the tax reduces the contribution to the capital base. See [The Freedom Plan for Health Care Finance Reform](http://www.rogerthoney.com) on [www.rogerthoney.com](http://www.rogerthoney.com) for more discussion. We may see a significant reduction in health insurance premiums if we eliminate the tax on insurance company profits and reduce the reserve requirement for insurance companies to maintain a good rating. I support eliminating taxes on business activity to create more jobs and am willing to address the sensitive issue of reducing the reserve requirement for insurance companies.*

6. Physician rating systems that rely solely on costs incurred in caring for patients are unfair and should also include consideration of care quality, the disease plaguing the patient, and the efficiency in delivering the service.

Strongly agree       Agree      Don't Know      Disagree      Strongly Disagree

Comments: *Providing quality care is most important; but controlling costs is important, too. The cost of health care is too high and adversely affects job creation and our ability to compete in the global economy. It also causes the cost of living to be higher which hurts low-income households. Private-sector-employed engineers must factor cost concerns into their solutions and so should medical personnel. Engineers provide high quality work at reasonable cost and so can medical personnel if they make an effort to do so. We must reduce the cost of health care.*

7. Prescription drug abuse is a major problem in Kentucky and irresponsible prescribing is the sole reason for it.

Strongly agree      Agree       Don't Know      Disagree      Strongly Disagree

Comments: *I want to study this issue more before I take a position. For now, I do accept that prescription drug abuse is a problem; and I have met people who were hooked on prescription medicines and others who were arrested and charged with*

*“doctor shopping.” How does this happen? It seems to me that a responsible doctor would want to know for certain the medications a patient is taking before prescribing more. Perhaps doctors should request patients to provide the prescriptions for the drugs they take; and perhaps we should levy a penalty on patients for misleading, or lying to, a doctor. I am open to suggestions on how to address this problem. Also, I believe that doctors should provide the patient with a plan to wean the patient off the drugs that are being prescribed. I know of several people who are hooked on prescription medicines for which the side effects are a major problem themselves. There must be a better way; and I am willing to work with the medical community to try to find it.*

8. Several bills are introduced in the General Assembly that propose to expand the scope of practice of non-physicians. Proponents say this is necessary because there are too few primary care physicians in Kentucky. I disagree with that view and believe the legislature should do more to improve the medical practice climate in the state and thereby attract more physicians.

Strongly agree      Agree      Don't Know      Disagree      Strongly Disagree

Comments: *We must reduce the cost of health care. I agree that we should take steps to improve the medical practice environment in Kentucky and will support measures to do so; but I also may support some expansion in the scope of some medical providers – nurse practitioners, physician assistants, and registered nurses for example. These lower-cost medical providers effectively can leverage a physician's time enabling one physician to treat more patients or spend more time on exceptional cases while reducing cost. This will improve health care. I have seen one specialist physician who effectively utilizes physician's assistants to provide top-quality care to a large number of patients. I also have experienced a case in which dealing with a nurse practitioner was better for the patient than dealing with the physician. Leveraging a physician's knowledge and talent is even more important in today's environment because we may see many physician retirements in response to Obamacare.*

Other Comments: *Reducing the cost of health care will be a major undertaking because the entire industry is all messed up. We have third party payers, a lawsuit-happy legal environment, price controls by both government and insurance companies, and government mandates on medical care providers and insurance companies. Each of these works to increase the price of health care. Third party payers eliminate the consumer price sensitivity element that helps control prices in other markets. The high volume of lawsuit activity increases costs directly and indirectly by leading to the practice of defensive medicine. Government controls prices through its payment policies for Medicare and Medicaid, transferring costs to private-sector insurance companies who also attempt to control prices. Government mandates that care be given to those without the ability to pay and much of the cost of this free care is shifted to private-sector insurance companies. Government also places mandates upon insurance companies that cause their claims and administrative costs to increase.*

*The Freedom Plan for Health Care Finance Reform attempts to address many of these issues. Increasing co-pays and deductibles will make consumers more sensitive to price. Eliminating punitive damage awards and limiting pain and suffering awards will reduce the number and cost of lawsuits. Establishing the proposed medical credit card program*

*will enable anyone who wants health insurance to be able to get it. This will reduce the amount of free care given, eliminate price controls by the government and insurance companies, and lead to the elimination of the mandate to provide health care to those without the ability to pay. Medical providers will set their own prices and patients will pay with their medical credit card. Insurance companies will make their payments to the patient's medical credit card account instead of to medical providers. This medical credit card program coupled with high-risk pools also will lead to the elimination of the coverage mandates currently placed upon health insurance companies. Health insurance premiums could decline by as much as 40% if this plan were fully implemented.*

*I invite you to join the movement to implement The Freedom Plan for Health Care Finance Reform.*