

A BULLETIN FROM

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## **New Posinsurance Company Pledges To Solve World Healthcare Crisis With Whole New Economic Model**

By TOM BROWN

**With the tangled skein of insurers, hospitals, doctors, and patients as gridlocked and angry as ever, a California-based company says the only way to solve the crisis is to “start over.” Say the founders of Posinsurance Inc.: “We’ll pay you to stay healthy!”**

Jerome Denton, one of seven founding partners of Posinsurance, claims that the world healthcare system has become so unworkable because it is based on self-interest and ill health.

“What has happened,” explained Denton, “is that everyone is focusing on the wrong goals. It’s costing us a lot more in time, frustration, and money trying to help society get well when we ought to offer incentives for people to stay healthy.”

The solution, says Denton, and the strategic plan of his new company, is to collect “modest” Posinsurance contributions from customers which are returned to them incrementally, and with interest, after three years — provided they stay healthy.

Denton explained the “bold new approach” of Posinsurance Inc. in a two-hour news conference inside its corporate headquarters in Carlsbad, California, a suburb of greater San Diego.

“Because we have, as a society, completely forgotten what it takes to become and stay healthy — in terms of what we eat, how much we eat, our exercise regimen, and the importance of managing stress, we have far too many people seeking medical care.”

Denton then explained that the “oversickness” of society is causing a huge pinch not only in terms of providing satisfactory healthcare — but also in paying for it. “What does it say,” Denton asked the assembled reporters covering the launch of Posinsurance, “that in 1999, 40% of the American public either didn’t have or couldn’t afford health insurance — and today, 10 years later, more than 60% are without such financial support? Those numbers are relatively the same in all developed countries.”

Apparently, the 40% who are covered by health insurance aren’t feeling that much better about the situation. Denton said patient polls repeatedly reveal that the healthcare landscape is “volcanic” — no matter in which country the poll is taken.

According to Denton (but widely reported in the press for years), doctors are routinely suing patients to recover costs in excess of fractional payments made by insurers; corporations have removed their subsidies of health insurance premiums for all workers; and insurance companies continue to insist that few patients should need more than 3 days of doctor visits and 5 days of hospitalization per year.

Said Denton: “When health insurance companies became multinational operators in 2005 and moved in unison to pay for only a fixed number of days of healthcare per year — now 8 days, maximum — they created a financial earthquake with no one sure who can afford to pay whom for what. Patients have been telling us that the entire system is sick.

“And we at Posinsurance agree!”

The solution Denton’s new company is offering its customers is to “invest” in the company rather than pay insurance premiums. “We will then start paying people back within three years — and for the rest of their life — if they will simply follow a new healthcare regimen as outlined and managed by our company.”

That regimen calls for strict dietary compliance to a heart-healthy diet, rigid adherence to an exercise plan designed to maintain a certain body:fat ratio, and an attitude improvement and stress reduction program.

Denton said that Posinsurance would be operating in selected countries on three continents within the year. “We will begin relationships with progressive corporations operating in countries that have enlightened ideas about healthcare.

“We think companies will be willing to get back into supporting healthcare if they see a measurable increase in productivity and a reduced amount of sick leave.” Asked which countries and companies he had targeted for a launch of Posinsurance, Denton declined to provide further details.

However, he did say that the sale of Posinsurance policies in the United States would not happen for “at least two more years,” adding that he is trying to finalize arrangements with the two major hospital chains and the five major medical syndicates based in the U.S.

Denton also said his company would not work in any country where healthcare is nationalized by the government. “People have to realize that they are responsible for their own health. This is impossible when they think the government will take care of them no matter what.”

What will happen if, even following the Posinsurance guidelines, someone becomes critically ill? “Our future customers have nothing to worry about — and a lot to be excited about! If someone does face a catastrophic health situation, and three doctors declare the need for major hospitalization or surgery, we will, of course, cover that. And we’ll do it for more than five days!” said Denton.

But the founders of Posinsurance feel that, as society adjusts to getting paid for staying healthy rather than being insured for getting sick, the entire healthcare picture will improve worldwide.

“It has to,” said Denton. “It would impossible for the healthcare picture on this planet to get any worse.” |<

*digital art by dave pierson*

