

APPENDIX 15C

APPLICATION OF THE UNIVERSAL PRINCIPLES TO SPECIFIC GOVERNMENTAL ISSUES

<p><u>Government Issues:</u></p> <ol style="list-style-type: none"> 1. Crime/prisons 2. Income-unemployment/poverty 3. Illegal immigration/drug trafficking 4. Reparations for slavery and other discriminations 5. Internal and external crime and cyber-crime 6. Personal well-being of citizens 		<p>Families, human governments, and the religious community should provide the same freedoms and civil rights to people who commit <u>Sins Against God</u> as they provide to all other people, as long as they are not impinging on the free will or civil rights of other people through violence, coercion, abuse, or exploitation. But human governments should establish basic rules and regulations to guide the free will of citizens, such that <u>Sins Against God</u> do not escalate into <u>Sins Against Humanity</u>. Peaceful and cooperative people have the same potential to make positive contributions to the advancement of humanity, no matter their race, gender, nationality, sexual orientation, religious beliefs (belief in God, agnostic, or atheist), economic status, or political affiliation.</p>		
<u>Family/Government Issue</u>	<u>Description of Proposed Legislation or Policy</u>	<u>Universal Principle</u>	<u>Benefits of Legislation or Policy</u>	<u>Comments</u>
<p>1. Crime/prisons</p>	<p>After analyzing the sources of mass incarcerations in America, the Prison Policy Initiative makes the following recommendations as to where policymakers can focus to reduce mass incarcerations:</p> <ol style="list-style-type: none"> 1. Consider ways to avoid prison sentences for nonviolent drug offenders and rehabilitate prison inmates who are incarcerated for violent offenses. 2. Consider alternatives to money bail to reduce pretrial detention rates and redirect public spending to reduce the causes of crime, such as community-based drug treatment and job training programs. 3. Although the federal government is a small piece of the mass incarceration pie, the federal government can use its financial and ideological power to create a better environment for future progress, and local criminal justice officials can consider ways to reduce the flow of people into the criminal justice system. 4. Consider ending contracts with service providers who contract with public institutions when they squeeze money from the people who are incarcerated. 5. Implement reforms that reduce the number of people incarcerated in America due to the well-known racial and ethnic disparities in the criminal justice system. 	<p>UP-1, UP-5</p>	<p>Utilize the proposed PPIS to reduce pretrial detention rates for nonviolent defendants and monitor and track the rehabilitation programs of offenders inside and outside the prison system.</p>	<p>Practically all the violations associated with the criminal justice system are covered under UP-5 which deals with the sacredness of all human life and treating other people the way we want to be treated (the “Golden Rule”). There are several scriptures from the holy Bible which can establish moral foundations for our criminal justice system. The first has to do with the law of witnesses, which has been discussed earlier: Any discipline or punishment associated with the correction of improper conduct should be based on the testimony of two or more witnesses (Deut. 19:15), and false witnesses should receive the same discipline or punishment intended for the victims of the false witnessing (Deut. 19:16-21). The second has to do with the law of judges: “Thou shalt not wrest judgment (force a confession); thou shalt not respect persons, neither take a gift: for a gift doth blind the eyes of the wise, and pervert the words of the righteous. That which is altogether just shalt thou follow, that thou mayest live, and inherit the land which the Lord thy God giveth thee” (Deut. 16:19-20). These moral foundations can be used to identify and process people through the criminal justice system. First, any person accused of a crime should go to trial and face their accusers before being disciplined or punished for their crime. Second, to assure that all people accused of a crime, including poor people, receive a fair and impartial trial, substantially reduce or eliminate the forced confessions of people against their will, and provide competent representation for all people accused of a crime.</p>

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<p>2. Crime/prisons</p>	<p>It is proposed that the U.S. Government invest in the following reforms:</p> <ol style="list-style-type: none"> 1. Establish community-based drug rehab programs to reduce drug-related crimes. 2. Provide ways to avoid prison sentences for nonviolent drug offenders. 3. Implement the PPIS to provide alternatives to money bail to reduce pre-trial detention rates and to enable citizens to partner with law enforcement in eradicating crime from communities. 4. Provide mental health counseling to inmates to help them overcome emotional and relationship problems. 5. Provide prison inmates with access to high school and college training programs. 6. Provide potential employers with the rehabilitation history of convicted felons. 7. Establish a time limit on the classification of persons as criminals when they show clear evidence of rehabilitation. 	<p>UP-1, UP-5</p>	<p>The PPIS would enable every community to partner with local, state, and federal law enforcement to help eradicate crime from communities and monitor and track rehabilitation programs in the community.</p>	<p>The spiritual controls embodied in the redemptive process of conviction, confession, repentance, and forgiveness can be utilized by law enforcement officials, attorneys, prosecutors, and judges to correct unlawful conduct and help offenders repair their lives and become more productive, law-abiding citizens. After a person has been convicted of unlawful conduct, if that person shows by their “actual conduct” that they confess of their unlawful conduct, they repent and work to compensate the victims of their unlawful conduct, and they forgive those who have treated them wrong, then this is evidence that the person has begun to make a permanent change in their behavior, and the criminal justice system should provide a process for that person to regain their full citizenship rights. To assure that the people who are leaving the prison systems can find jobs and opportunities for entrepreneurship, the proposed <u>Comprehensive 8-Year American Strategic Reform Plan (ASRP)</u> is designed to provide jobs and entrepreneurial opportunities for all Americans who are willing and able to work.</p>
<p>1. Income-unemployment/poverty</p>	<p>The implementation of the <u>Comprehensive 8-Year American Strategic Reform Plan (ASRP)</u> would enable the U.S. to begin controlling our national public and private debt by implementing the <u>Asset/Capital-Based Monetary System</u>, and the banks would no longer be able to inflate the economy with unsupported Federal Reserve System debt. An estimated \$92.5 billion in lost potential revenue from interest charged to the banks, who currently own the Federal Reserve System, could be added to federal revenue.</p> <p>These additional tax revenues, along with the funds made available by the <u>Asset/Capital-Based Monetary System</u>, would enable federal, state, and local governments to begin investing in our national infrastructure, which is currently experiencing a \$2.6 trillion shortfall, and create many new jobs.</p> <p>The proposed <u>Asset/Capital-Based Monetary System</u> would also make it possible for the federal government to begin investing in a 100% recycling program for our nation, which would begin repairing the damage to our environment caused by over a century of neglect and create more new jobs.</p>	<p>UP-1, UP-5</p>	<p>Promotes universal cooperation, peace, and prosperity</p>	<p>The issues relating to income, unemployment, and poverty are covered under UP-5 concerning the sacredness of all human life and treating other people the way we want to be treated. Scriptures that provide the moral foundations for issues relating to income and unemployment include the following: “<u>Thou shalt not oppress an hired servant that is poor and needy, whether he be of thy brethren, or of thy strangers that are in thy land within thy gates: At his day thou shalt give him his hire, neither shall the sun go down upon it; for he is poor, and setteth his heart upon it: lest he cry against thee unto the Lord, and it be sin unto thee</u>” (Deut. 24:14-15). “<u>Thou shalt not defraud thy neighbour, neither rob him: the wages of him that is hired shall not abide with thee all night until the morning</u>” (Lev. 19:13). Another goal would be for government leaders, industry leaders, and labor leaders to work together to improve the working relationship between management and labor, such that employees not only receive good wages and benefits in their jobs, but they are also allowed to share in the profits of their companies. This would reduce the incentives for employees to initiate strikes and for companies to move their operations off-shore to avoid paying their employees decent wages.</p>

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1. Illegal immigration/drug trafficking	Work with other countries, particularly the countries in North and South America, to improve social, political and economic cooperation between our countries, such that their citizens will have a stable and relatively secure and safe environment to live in. This would substantially reduce the number of people who are risking their lives and family fortunes to flee their countries to the U.S. to find freedom from excessive violence, coercion, abuse, and exploitation. (Department of State)	UP-1, UP-5	The proposed PPIS would help identify people entering and leaving the U.S. to gain better control of drug and people trafficking, which are the root causes of illegal immigration.	Outsource excess American jobs to other countries, particularly underdeveloped countries, by implementing some of these American initiatives in their countries to help them improve their standard of living and their environment. To protect the new technologies developed in America and enhance the economies of our foreign trading partners, American major manufacturers would establish assembly plants in the export countries staffed primarily by the citizens of those countries, which would provide incentives for the citizens of those countries to buy the American products.
2. Illegal immigration/drug trafficking	Before beginning the evaluation of the illegal immigrants already living in the U.S., establish agreements with the countries of origin for safe zones for non-criminal illegal immigrants who must be deported from the U.S. Stop the flow of illegal immigrants by utilizing federal, state, and local resources to detain illegal immigrants at the border crossings, add them to the PPIS, provide them with the proper paperwork and procedures to properly apply for immigration, and then transport them back to safe zones within their countries of origin for processing at a later date. Set a deadline date for all illegal immigrants in the U.S. to report to immigration authorities, be added to the PPIS, and document the circumstances surrounding their illegal immigration status. Any undocumented illegal immigrants discovered after the deadline date would be candidates for immediate deportation or prosecution. Anyone harboring undocumented illegal immigrants would be subject to a fine or other penalty. (Department of Homeland Security)	UP-1, UP-5	Provide safe zones in countries of origin for illegal immigrants who do not qualify for U.S. citizenship under the INA principles and guidelines and must be deported. Establish a procedure for processing all illegal immigrants that currently reside in the U.S. and those that are deported by using the PPIS.	The implementation of the proposed <u>Public Personal Identification System (PPIS)</u> would make it possible for every U.S. citizen, using their cellular telephone, to partner with local, state, and federal law enforcement in identifying and apprehending illegal immigrants and drug traffickers who are currently crossing all our borders, not just those crossing the southern border. It would also make it easier for foreigners to come to this country on a regular, temporary basis to assist our industries with temporary employment that is not readily available, and for American citizens to go to foreign countries to assist them with their social and economic problems.

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<p>3. Illegal immigration/drug trafficking</p>	<p>The documented illegal immigrants in PPIS would be forgiven for the first offense of being in the U.S. illegally and would be evaluated according to the current INA principles. The INA principle concerning the reunification of families would give special consideration to immigrants who qualify for Deferred Action for Childhood Arrivals (DACA) and Deferred Action for Parents of Americans and Lawful Permanent Residents (DAPA). These evaluations should provide a pathway to citizenship for those illegal immigrants who qualify under the INA principles and guidelines. Once the documented illegal immigrants have been processed, the existing immigration process at the southern border would be opened again and would continue to work as designed or modified. Immigration officials would begin processing new applications for citizenship, including the applications of the illegal immigrants that were transported back to safe zones. (Department of Homeland Security, Department of Justice)</p>	<p>UP-1, UP-5</p>	<p>Utilize the PPIS to identify and process all the illegal immigrants that reside in this country and the illegal immigrants that have been deported from this country. Any previously deported illegal immigrants and any non-documented illegal immigrants that show up in this country would be subject to prosecution.</p>	<p>The issues relating to illegal immigration can get their moral foundations from UP-5 concerning the sacredness of all human life and treating other people the way we want to be treated. There is one scripture that might be appropriate for issues relating to immigration: <u>“And if a stranger sojourn with thee in your land, ye shall not vex him. But the stranger that dwelleth with you shall be unto you as one born among you, and thou shalt love him as thyself; for ye were strangers in the land of Egypt: I am the Lord your God”</u> (Lev. 19:33-34). The same INA immigration principles concerning the reunification of families, admitting immigrants with skills that are valuable to the U.S. economy, protecting refugees, and promoting diversity should also be applied to the illegal immigrant population, but a system must be developed to stop the flow of illegal immigrants into the country. One of the major causes of illegal immigration into the country from Mexico and Central America is the violence and corruption associated with the trafficking of illegal drugs and people into the U.S. from these two areas.</p>
<p>4. Illegal immigration/drug trafficking</p>	<p>Utilize the proposed PPIS to address the root causes of illegal immigration to America, which is the financial success of illegal drug trafficking and human trafficking. The PPIS would be able to track the flow of people, illegal drugs, weapons, and money crossing the U.S. borders. U.S. drug enforcement authorities would be able to utilize the PPIS to move up the supply chain to the higher-level drug dealers, middlemen, and drug producers. They would need to establish close working relationships with the drug enforcement authorities in Mexico and other countries to extradite the drug traffickers to the U.S. for prosecution. Drug enforcement authorities in the U.S. and the other countries could negotiate to give the drug traffickers the option to turn themselves in to authorities. In return, the authorities would reduce their potential prison sentences, dependent on the severity of their crimes, and make it possible for them to eventually obtain their freedom. (Department of Homeland Security, Department of Justice)</p>	<p>UP-1, UP-5</p>	<p>The PPIS, using fingerprint technology, would be able to perform background checks and identify fugitives from justice, identity thieves, human traffickers, hackers, scammers, illegal aliens, and other criminals.</p>	<p>The National Hotline overview introduces the Action-Means-Purpose Model that can be used to describe the three elements of human trafficking, which determine the severity of human trafficking offenses, and they are:</p> <ol style="list-style-type: none"> 1. “Action, which may be the recruiting, harboring, transporting, providing, or obtaining of an individual. Additional actions that constitute sex trafficking, but not labor trafficking, include patronizing, soliciting, and advertising an individual.” 2. “Through the Means of force, fraud, or coercion. Examples of force include physical abuse or assault, sexual abuse or assault, or confinement. Examples of fraud include false promises of work/living conditions, withholding promised wages, or contract fraud. Coercion may include threats of harm to self or others, debt bondage, psychological manipulation, or document confiscation.” 3. “For a specific Purpose, either of compelled labor or services or commercial sex act(s).” <p>In sex trafficking cases involving children under the age of 18, it is not necessary to demonstrate force, fraud, or coercion.</p>

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<p>1. Reparations for slavery and other discriminations</p>	<p>It is proposed that the small businesses and family farms that have been destroyed by the manipulations of the money supply and the Stock Market be provided access to low-interest loans to rebuild their businesses, provided they can meet the basic criteria for the repayment of these loans. This program would revitalize the small towns and rural areas of America and provide competition for the banks and national monopolies that have been created and supported by the Federal Reserve Act of 1913.</p> <p>In those situations where the Federal Government has unjustly confiscated the land of Black Americans and other Americans with little or no compensation for their property, it is proposed that their land be returned to them, if it is still available, and that they be provided interest-free, long-term loans to rebuild their homes and businesses. If their original land is no longer available, it is proposed that the government work with the impacted citizens to provide land of equal value and size in another area of their choosing.</p>	<p>UP-1, UP-5</p>	<p>Since the money needed to fund these programs would come from federal loans, and the confiscated real estate properties involved would already be owned by the federal government, there would be a minimal impact on the federal budget.</p>	<p>Our current <u>Debt/Credit-Based Monetary System</u> has created an economy that is based on unsupported debt from lending institutions (shifting sand), rather than concrete financial assets and capital (solid rocks). The result of this monopoly on money is the transfer of wealth from smaller businesses and the public to the monopolies and major players in the economy, who have the power to manipulate the private money supply and the Stock Market to suit their private objectives, with limited governmental oversight, for continuous gain in good times and bad times. Over the past century, the manipulations of the Stock Market and the continuous inflation of the money supply to the economy by this <u>Debt/Credit-Based Monetary System</u> have destroyed thousands of small businesses and family farms, and have had a devastating impact on the poor, the middle class, and minorities in this country. The proposed <u>Asset/Capital-Based Monetary System</u> would be supported by the assets of the Federal Government, which are owned by the American people, and would be able to supply the money needed to fix our infrastructure and invest in environmental improvement programs. The fractional-reserve banking system that the banks use to create money “out of thin air” would be stopped, and they would no longer be able to dump this money into the economy to create inflation and manipulate the Stock Market.</p>

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<p>1. Internal and external crime and cyber-crime</p>	<p>The proposed <u>Public Personal Identification System (PPIS)</u> has been designed to incorporate all the FBI fingerprint technologies and the criminal identification shortcomings of our existing criminal justice system into one set of accurate databases.</p> <p>The PPIS would be accurately maintained by the U.S. Census Bureau and would be linked to an FBI consolidated fingerprint database called the <u>Personal Fingerprint Identification Database (PFID)</u>. The PPIS would be directly accessible by the public, and it would provide very basic information on every permanent and temporary resident of the U.S. and any previous resident of the U.S.</p> <p>The public would use the database to identify persons who are contacting them for any purpose and to support law enforcement in identifying fugitives from justice, identity thieves, human traffickers, hackers, scammers, illegal aliens, and other criminals. Citizens would be able to use their cell phones to immediately notify law enforcement of any suspicious activity and notify first responders of family emergencies or other family conflicts. The system would also be able to provide very accurate and timely background checks using fingerprint technology on cell phones and computers.</p> <p>This system would also provide added protection and security for all our public and private K-12 schools, colleges, and universities.</p>	<p>UP-1, UP-5</p>	<p>NSA/CSS would be reassigned the task of continuously monitoring the PPIS and the PFID transactions for potential criminal or terrorist activity. The deposits in all banking institutions would be monitored by NSA/CSS to ensure they are legally backed by labor, materials, assets or capital. The NSA/CSS would also work with other government agencies and businesses in developing leading-edge technologies to protect U.S. citizens from foreign and domestic cyber-attacks.</p>	<p>To control the flow of guns and assault weapons, everyone would be required to register any military-style assault weapons they own and to report when the weapons have been stolen or are missing, and anyone purchasing a hand gun, long gun, or assault weapon would be required to submit to an instant NICS fingerprint background check, which would be included in the purchase transaction by the merchant. Merchants at gun shops, gun shows, and retail establishments that sell guns and/or ammunition would use the fingerprint scanners on their smartphones or computers to accomplish the NICS fingerprint background checks. The NICS database would now have been updated by PPIS with current criminal and mental health information from all the states, so the system would be able to quickly deliver accurate background checks when the gun purchaser's fingerprints are scanned into the system. National and international monetary transactions would go through an extra level of security to make sure the parties to the transactions are in agreement and that the money entering the proposed new Asset/Capital-Based Monetary System from an outside source and money leaving this new system to an outside destination are legally backed by labor, materials, assets or capital. The proliferation of fingerprint scanning equipment, along with the input of over 300 million sets of eyes and ears, would make it very difficult for any criminal activity to thrive for very long in any community.</p>
<p>2. Internal and external crime and cyber-crime</p>	<p>The PPIS and PFID databases would be able to provide leaders and policymakers with accurate demographic information to measure the effectiveness of social programs and other legislative initiatives. And these systems would provide the transparency necessary for citizens and law enforcement to come together as a community and begin addressing all the <u>Sins Against Humanity</u>. <u>Appendix 13</u> is an organization chart of the proposed <u>Public Personal Identification System (PPIS)</u>.</p>	<p>UP-1, UP-5</p>	<p>Provides individual freedom for all people who do not commit <u>Sins Against Humanity</u>.</p>	<p>The moral foundation for creating solutions to all the social issues we have been discussing in this section is UP-5 concerning the sacredness of all human life and treating other people the way we want to be treated. This Universal Principle should be the driving force behind the three functions of human government: to establish laws and principles of conduct to protect its citizens, to teach and promote those laws and principles of conduct for the general welfare of its citizens, and to punish (prosecute) those who violate those laws and principles of conduct and impinge on the rights and free will of other citizens through violence, coercion, abuse, or exploitation.</p>

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<p>1. Personal well-being of citizens</p>	<p>It is evident that God blessed and sanctified the sabbath day to encourage humanity to take time to rest and rejuvenate their individual bodies and minds, to maintain good health, and to prepare for the accomplishment of the purposes God has for their lives.</p> <p>This is expressed very well by the Apostle Paul in Romans 12:1-2 which will be one of the moral foundations for addressing the issue of physical and mental health of every person: <u>“I beseech you therefore, brethren, by the mercies of God, that ye present your bodies a living sacrifice, holy, acceptable unto God, which is your reasonable service. And be not conformed to this world: but be ye transformed by the renewing of your mind, that ye may prove what is that good, and acceptable, and perfect, will of God.”</u></p> <p>Parents, teachers, citizens, and human governments can utilize UP-6 concerning the sabbath day as the basis for their own rest and rejuvenation, and they can work together to assure that community facilities and services are available for rest and rejuvenation, personal protection, mental health, emergency and disaster relief, and hospital and medical care for all citizens.</p>	<p>UP-1, UP-5, UP-6</p>	<p>It is evident that God blessed and sanctified the sabbath day to encourage humanity to take time to rest and rejuvenate their individual bodies and minds, to maintain good health, and to prepare for the accomplishment of the purposes God has for their lives.</p>	<p>Human government can use UP-6 to address the issue of universal care for all citizens, so they will be able to take full advantage of all the available community services that are provided for their physical and mental wellbeing.</p> <p>The Federal Government of the U.S. has established four major programs to address the personal health and wellbeing of its citizens: Social Security for old-age survivors and disability insurance, Medicare for health insurance for the elderly, Medicaid for health insurance for low-income citizens, and the Affordable Care Act for health insurance for all other uninsured citizens.</p>

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<p>2. Personal well-being of citizens (Social Security and Medicare)</p>	<p>Social Security and Medicare are supported by four different trust funds that are maintained by the Department of the Treasury: The Old-Age and Survivors Insurance (OASI) Trust Fund, the Disability Insurance (DI) Trust Fund, the Medicare Hospital Insurance (HI) Trust Fund, and the Medicare Supplementary Medical Insurance (SMI) Trust Fund. The OASI Trust Fund pays retirement and survivors benefits, and the DI Trust Fund pays disability benefits. The Medicare HI Trust Fund pays for inpatient hospital and related care. The Medicare SMI Trust Fund is comprised of two accounts: The Part B Account, which pays for physician and outpatient services, and the Part D Account, which covers prescription drug benefits.</p> <p>The only disbursements permitted from the funds are benefit payments and administrative expenses. Federal law requires that all excess funds be invested in interest-bearing securities backed by the full faith and credit of the United State□</p> <p>As mentioned above, Medicaid is jointly financed by the states and the federal government with federal matching funds based on a formula that ranges from a minimum of 50% to nearly 75% in the poorest state. Under the ACA, the federal match rate for adults newly eligible was 100% for 2014-2016, phasing down gradually to 90% in 2020 and thereafter.</p>	<p>UP-1, UP-5, UP-6</p>	<p>Allows the Executive and Legislative Branches of government to make small adjustments to the trust funds to ensure that all their retirement benefits will continue to be available for citizens from now on.</p>	<p>Appendix 14A is a history of OASI retirement trust fund operations from 2008 to 2018. It shows that net contributions to the account have been declining each year as more baby-boomers retire and stop payments into the account. .</p> <p>To improve contributions to the OASI retirement trust fund, it is proposed that younger Americans who are in high-paying jobs for relatively short periods such as athletes, musicians, etc., be allowed to pre-pay their OASI contributions to specified retirement income levels based on the current labor market, so they would be assured of income assistance when they retire. This proposal could also be extended to allow wealthy Americans to pre-pay OASI contributions for relatives and friends who are suffering financially.</p> <p>Appendix 14B is a history of the DI disability trust fund operations from 2009 to 2018. From 2016 to 2018 net contributions to the fund reserves have been a positive \$64.8 billion. This positive trend could be the result of the computerization and fraud provisions in the ACA and the continued reduction in the unemployment rate since 2015.</p> <p>Appendix 14C is a history of the HI hospital insurance trust fund operations from 2008 to 2018. From 2016 to 2018 the net contributions to the fund show a net positive \$6.6 billion in contributions to the fund reserves. This positive trend could be the same as above from the ACA.</p> <p>Appendix 14D is a history of the SMI supplemental medical insurance trust fund operations from 2008 to 2018. From 2016 to 2018 the net contributions to the fund show a positive \$34.9 billion in contributions to fund reserves. This positive trend could be the same as above from the ACA.</p>

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<p>3. Personal well-being of citizens (Medicaid and the ACA)</p>	<p>Medicaid, as well as Medicare, began as an amendment to the Social Security Act in 1965 during the Johnson Administration. As mentioned above, Medicaid is jointly financed by the states and the federal government with federal matching funds based on a formula that ranges from a minimum of 50% to nearly 75% in the poorest state. Medicaid coverage has evolved over time from only covering families with dependent children, to helping to pay premiums and cost-sharing for low-income Medicare beneficiaries, to the Children’s Health Insurance Program (CHIP), and to the Affordable Care Act (ACA) option to expand coverage to nonelderly adults with income up to 138% of the federal poverty level (FPL). Under the ACA, the federal match rate for adults newly eligible was 100% for 2014-2016, phasing down gradually to 90% in 2020 and thereafter.</p>	<p>UP-1, UP-5, UP-6</p>	<p>The proposed <u>Comprehensive 8-year American Strategic Reform Plan (ASRP)</u> would enable America to pay off the public debt, balance the federal budget, and create a full-employment economy, which would reduce the number of people needing government assistance and improve the solvency of Social Security and Medicare.</p>	<p>The dollars spent during FY 2017 and the current enrollments in Medicaid in the 50 states reveal that about 72.9 million people are enrolled in Medicaid and CHIP programs, and of this total about 35.3 million are enrolled in CHIP and about 17.0 million are enrolled in the ACA adult expansion program.</p> <p>About 54% of enrollees are female and about 46% are male. The age distribution of enrollees are as follows: 47% are below 21 years of age, 7% are between the ages of 21 and 26, 19% are between the ages of 27 and 45, 17% are between the ages of 46 and 64, and 11% are age 65 and above.</p> <p><u>Appendix 14E</u> shows the distribution of dollars and enrollments among the states and territories of the U.S. As of September 2019, about 43 states have expanded ACA coverage to adults.</p>
<p>4. Personal well-being of citizens (Improving the ACA)</p>	<p>From 2010 to 2017 a total of 22.52 million people were able to obtain health insurance to cover all the ten essential benefits of the ACA, which represented a 44.6% reduction in the number of Americans who are uninsured. And the projected reduction in the growth of health care costs also appears to be taking place, because, as we mentioned above, the Social Security disability (DI) trust fund and the two Medicare HI and SMI trust funds are now consistently showing positive net contribution levels. But despite these positive results, there has been a concerted effort by the Republican Party to dismantle the ACA and reduce the ten essential benefits the law guarantees for all Americans. And some Democrats are promoting a universal health care plan to replace the ACA with a Medicare-for-all government financed plan, at a time when 91.3% of Americans are already covered by the ACA. It would appear that the better and more logical approach would be to find ways to correct the shortcomings of the ACA and obtain health insurance coverage for the remaining 8.7% of Americans who are uninsured.</p>	<p>UP-1, UP-5, UP-6</p>	<p>Find ways to correct the shortcomings of the ACA and obtain health insurance coverage for the remaining 8.7% of Americans who are uninsured.</p>	<p>Many of our leaders in Washington are working fervently to strip most of the essential elements from the ACA, because they interfere with the ability of the huge health insurance monopolies to control who they will insure, where they will insure, how they will insure, whether they will insure, and how much they will charge to insure.</p> <p>There is nothing wrong with the Affordable Care Act that competition in the health care insurance market place will not cure. In a Harvard Business Review article entitled, Health Care Needs Real Competition, by Lemoore S. Dafny and Thomas H. Lee, MD, at the website https://hbr.org/2016/12/health-care-needs-real-competition (107), it is concluded that five things must happen to create positive change in the competitive health care market place.</p> <ol style="list-style-type: none"> 1. Put the welfare of the patient first so that competition can be based on the value of service. 2. Create choices at every level of decision making: consumers when choosing insurance plans, patients when choosing clinicians, and clinicians when choosing health care facilities. 3. Stop rewarding the volume of individual services, and start rewarding value-based bundling of services. 4. Standardize methods to pay for value by segmenting patients with similar needs and agreeing on how the quality of care will be measured. 5. Make the outcomes of value-based data available to the health care industry and the public.

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<p>5. Personal well-being of citizens (Improving the ACA)</p>	<p>Two of the primary problems with the ACA are the high cost of premiums at the state exchanges and the limited number of insurers and plan choices for enrollees in some state exchanges. Appendix 14G is a summary of the First Quarter 2019 U.S. Cost-of-Living Indexes of all the states and the District of Columbia sorted and ranked by the Health Index, which was obtained from the Missouri Economic Research and Information Center (MERIC) (108). The state rankings are divided into low-cost, medium cost, and high-cost regions based on the Health Index. It shows that the average Health Indexes for the three regions are 92.2 for the low-cost region, 99.1 for the medium-cost region, and 114.8 for the high-cost region. This means that there is a large disparity between the health care costs in the low-cost region and the high-cost region. To develop a manageable number of health plans for enrollees to choose from and provide competitive pricing, the private insurers must be able to spread their premiums and costs over many states. For private insurers to be able to spread their cost over many states, it is proposed that they be given the option of either developing one set of health plans and spreading their premiums and costs over all the states, or developing three sets of health plans for each of the three health index regions.</p>	<p>UP-1, UP-5, UP-6</p>	<p>The best example of an existing competitive plan that would reduce costs and improve health care for all the American people is the Federal Employees Health Benefits (FEHB) Program that the U.S. Congress developed to cover its members and all the other federal government employees.</p>	<p>To enable the private insurers to spread their premiums and costs over all the states, it is proposed that the ACA health care exchange be set up similar to the Federal Employees Health Benefits (FEHB) Program with one exchange to cover all of the states and the District of Columbia. The Federal Government would help the new private insurers in their cost negotiations with the existing network of service providers in each state and help them expand to additional service providers. The existing network of service providers would gain a large increase in new patients, which should help bring their costs down and provide momentum for them to expand and grow their businesses and create new jobs in the medical industry. The private insurers would only have to deal with one health care exchange and one regulator instead of multiple state exchanges and multiple state regulators. They would also be able to offer more competitive health plans, because they would be able to spread their premiums and costs over all the states. When the health care system has stabilized, consideration should be given to adding the military services, policemen, firemen, and other first responders to the health care system, with the federal, state, and local governments paying the insurance premiums for certain risk factors to specified levels during normal deployments or when members are on active duty. The governmental agencies would pay the costs of medical care that exceed the average national actuarial level for these services.</p>
<p>5. Personal well-being of citizens (Improving the ACA)</p>	<p>Another factor affecting the cost of health care and the ACA is the exorbitant premiums that doctors and other medical professionals must pay for medical liability insurance, which has caused many doctors to close their practices and caused many students not to enter the medical professions. This is also true of product liability insurance. To make liability insurance more affordable for all professions, including the medical profession, there needs to be limits to the liability they must face and a process that assures fair and timely court decisions for the defendants and the plaintiffs. To accomplish this, it is proposed that the value of a human life, as it relates to insurance and criminal activity, be set at \$200,000, with various percentages of this value for bodily injuries. Then multiples of this \$200,000 value would be set for the various levels of negligence, ranging from 1 to 10, with the maximum award being \$2.0 million plus court costs and attorney's fees, which would also have limits.</p>	<p>UP-1, UP-5, UP-6</p>	<p>Make liability insurance more affordable for all professions, including the medical profession, by setting limits to the liability they must face and establish a process that assures fair and timely court decisions for the defendants and the plaintiffs, which will increase national participation in high-risk professions.</p>	<p>More prosperous people would purchase additional insurance to cover their potential losses above the \$200,000 value of life. For the protection of vital professions and vital industries, lower limits might be set for maximum awards. For example, some states have set a limit of \$250,000 for medical malpractice awards.</p> <p>Gross negligence would cause the professionals or industry leaders to lose their jobs and possibly serve some prison time, and the proposed Public Personal Information System (PPIS) would ensure that professionals could not practice again until they were recertified.</p>

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<p>5. Personal well-being of citizens (Reduce the number of drug overdose deaths in America.)</p>	<p>In 2014, drug overdose deaths were the leading cause of death for Americans under the age of 50, and in 2017 over 70,000 Americans died from opioid prescription drug overdoses alone. In addition to prescription drugs being one of the primary causes of deaths in America, they are also one of the primary reasons for the high cost of health care in America. The website entitled “The Clever” contains two articles that provide facts about corruption in the pharmaceutical industry at the following websites: https://www.theclever.com/15-dark-facts-about-the-pharmaceutical-industry/ (109), and https://www.theclever.com/15-dark-facts-about-the-pharmaceutical-industry-2/ (110).</p>	<p>UP-1, UP-5, UP-6</p>	<p>Reduce the number of deaths from prescription drugs in America.</p>	<p>It is proposed that the pharmaceutical companies that develop prescription drugs and the doctors that work with them be held accountable for treating the unusual side effects caused by their prescription drugs. If the side effects of a drug create a condition that is worse than the illness being treated by the drug, when the drug is used as prescribed, the pharmaceutical company and the doctor would be responsible for treating those side effects of the patient. The pharmaceutical company would reimburse the patient or the patient’s insurance company for the treatments associated with those side effects, which might include drug rehabilitation if the patient becomes addicted to the prescribed drug. It is also proposed that pharmaceutical companies not be allowed to continue to advertise prescription drugs directly to the public.</p>