

EXECUTIVE SUMMARY

The U.S. health system has failed to achieve high levels of health for its population. Proven preventive services remain largely unused, and healthy communities and lifestyles are undervalued. This has enormous consequences in unnecessary sickness and lost lives. It also affects our economy because sickness and disability limit individuals' productivity and lowers businesses' bottom lines. These challenges increase as health costs soar and health insurance erodes.

This paper outlines a radical new idea for prevention called the Wellness Trust. Its premise is that disease prevention is more like homeland security than health insurance: everyone needs it, no one notices if it works, and it depends on persistent, strong leadership and systems. It would carve prevention out of health insurance and finance it through a broader delivery system and reward successful practices. Specifically, our proposed Wellness Trust would:

Set national prevention priorities. Beginning with experts' recommendations on clinical preventive services, the Trust would produce an annual list of prevention priorities for the nation. These priorities would be used to design the delivery system, determine financing and payment incentives for providers and individuals, and communicate the importance and value of wellness.

Employ effective delivery systems. The Trust would allow its form to follow its function. Representatives from businesses, public health, medicine, and insurers would help match priorities with effective systems and payment approaches. A multi-layered system would extend prevention activities outside of traditional settings into schools, workplaces, and sites like supermarket and pharmacies.

Develop an information technology backbone. An electronic prevention record would be created for lifelong tracking and integration with the rest of the system to ensure seamless health care.

Drive success through payment policy. The Trust would adapt existing payment systems to align financial incentive with effective practices for prevention. It would use: competitive contracting at the national level; state and regional grants with performance bonuses; a nationwide fee schedule with pay-for-performance systems; and incentives for individuals to use priority services.

Pool resources and authorities. The Trust would be created as a quasi-independent agency with its own Trustees. It would be funded by consolidation of existing federal insurance and public health spending on prevention and as well as new sources of funding (e.g., alcohol or soda taxes or as part of a broader reform plan).

The proposed Wellness Trust would dramatically increase the nation's emphasis on prevention. It would create a broad-based, 21st century system, including population-based interventions outside of the traditional bounds of the health care system. It would use consolidated financing and information technology to expand and coordinate services over a lifetime and across care settings. While elements of the Wellness Trust could be implemented immediately, it should be an essential component of any effort to reform the U.S. health care system.