



# Health Financing Without Deficits: Reform That Sidesteps Political Gridlock

*Philip J. Romero and Randy S. Miller*

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America's health system has been a polarizing issue in most presidential campaigns throughout our lifetimes. It is hardly surprising that an industry that consumes nearly one in every five dollars spent in the U.S. economy will be prominent again in 2016 and beyond. This book will guide you through the fusillade of campaign promises and countercharges you will hear about health care and reform. They will be more strident now that the fiscal calamity of Boomer retirements has arrived. This book also offers a powerful tool of reform. The Health Insurance Revenue Bond™ (HIRB) is a new and completely self-liquidating financing approach that fully funds escalating liabilities such as health care without deficits. If you can't bend the curve on health costs, bend the curve on the cost of funding™. HIRB can assist governments in developed nations to begin the long and painful process of deleveraging.

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