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Businessman Says He Has Answer To Health Care Crisis

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ORLANDO, Fla. -- Local businessman Harris Rosen says he has the answer to our health care crisis and his proposal has the potential of saving the government millions. WFTV went inside his company's own private health clinic where the only catch to getting care is employees have to make healthy choices.

Chris Teague has an unusual medical plan: \$5 co-pays, no deductibles and free prescriptions. His company will even drive him to the doctor and pay him while he waits.

"Being healthy, you live longer and be more productive," Teague said.

Teague works for Orlando's Harris Rosen Hotels. Instead of basic insurance, the company hired full-time doctors and built an on-site clinic for its 4,500 workers and their families.

"And the costs began to decline dramatically," Rosen said.

Rosen contracts with specialists and hospitals to provide catastrophic care the clinic can't handle. Employees pay \$500 for hospital stays and Rosen pays the rest.

"Yes, I had surgery not too long ago, doing great," Teague said.

But there is a catch. To stay on the plan, you have to follow Rosen's rules, which are designed to lower costs through prevention.

"If you smoke, you can't work for me," Rosen said.

Workers also have to make and keep follow-up appointments and they have to get on an exercise and diet plan if doctors say they're overweight. Break the rules, you lose the coverage.

"An invasion of privacy? Well you can choose not to work for Rosen. There are a plethora of other places you can work." Rosen said.

So far, no employees have been kicked out for breaking the rules.

Chris Teague says you can see how the plan changed his life, he lost 100 pounds.

"I don't feel like it's big brother hovering right over me to do it," Teague said.

Rosen started the clinic 18 years ago and says the program saves his company \$8 million to \$10 million per year.

"Why aren't other people doing this? My answer, I don't know." Rosen said.

Rosen says his plan could be a model for national reform and others are starting to notice. Premiums for employees range from around \$15 per week for hourly workers to nearly \$50 per week for families.

Orange County Commissioner Bill Segal says the Rosen model could save the county \$40 million per year. Congressman Alan Grayson says it could save \$1 trillion nationwide.

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