

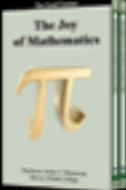


**The New York Times**  
Thursday, August 20, 2009

# Opinion

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## LETTERS; Can Health Insurers Be Cost-Cutters?

Published: May 13, 2009

To the Editor:

Re "Health Care Industry Is Said to Promise to Hold Down Costs Voluntarily" (news article, May 11):


The offer by the stakeholders in the health care industry to cut the rate of increase in health care spending is deceptive and merely an attempt to delay the enactment of reform measures that include realistic cost constraints. How much could actually be saved by lifestyle changes in the population, better management of chronic illnesses, the use of electronic health records and so forth is uncertain, though these efforts would certainly improve health care.

The two largest components of health care costs today are administrative expenses (estimated at between 20 and 25 percent of spending, or \$450 billion or more) and unnecessary or excessive care (estimated at between 20 and 30 percent). Unless reducing costs in these two areas is pursued aggressively, health care spending will continue to balloon, increasing the unfinanced government liabilities and damaging the economy.

Robert A. Levine  
Norwalk, Conn., May 11, 2009

The writer, an attending neurologist at Norwalk Hospital, is the author of the forthcoming "Shock Therapy for America's Health Care System."

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