

From Nationally-Recognized  
Health Plan and Policy Expert

**Marc S. Ryan**

# **A NECESSARY BLUEPRINT FOR FIXING AMERICA'S BROKEN HEALTHCARE SYSTEM**

# THE HEALTHCARE LABYRINTH

## A Guide to Navigating Health Plans and Fixing American Health Insurance

***The Healthcare Labyrinth* is not just a comprehensive guide to navigating health plans—it offers a blueprint for fixing our broken healthcare system.**

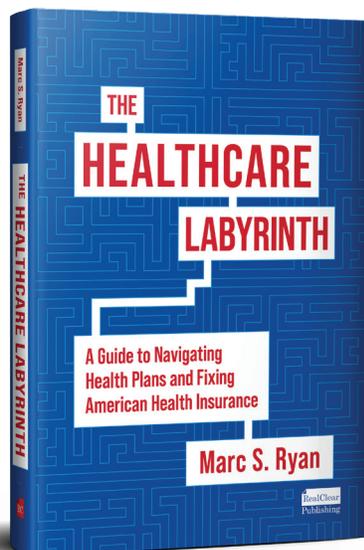
The American health insurance system is anything but simple to maneuver. Health plan enrollees become entangled in an intricate and opaque maze of confusion, often resulting in frustration, regret, and deep debt.

In *The Healthcare Labyrinth*, health plan and healthcare technology veteran Marc S. Ryan seeks to demystify the U.S. healthcare system, helping Americans become wiser consumers and allowing them to navigate the maze with more confidence and certainty.

Marc walks through how the current system operates, tracing the dysfunction, high costs, and lack of quality to three major issues:

- a lack of affordable universal access;
- little focus on wellness, prevention, and care management; and
- outrageous pricing, especially compared to other developed nations.

Using his decades of experience, Marc outlines a bipartisan blueprint to transform America's unique system without upending the employer-based system. He relies on leading academic, research, and mainstream media sources from across the political spectrum to examine the U.S. healthcare system and compare it to those of other developed nations.



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# ABOUT MARC S. RYAN

**Marc S. Ryan** is President of MHK, a fast-growing healthcare software technology firm. Marc was one of MHK's first executives after its founding in 2010 and previously served as Chief Strategy and Compliance Officer and Chief Operating Officer.



MHK's CareProminence platform focuses on improving the compliance, efficiency, and quality of various clinical and administrative functions for health plans and pharmacy benefits managers. MHK's MarketProminence platform focuses on enrollment and financial reconciliation products for Medicare.

From 1998 to 2005, Marc was Connecticut's State Budget Director and Secretary of the Office of Policy and Management, where he oversaw all aspects of state budgeting, policy formulation, and day-to-day management of state government. After leaving state service, Marc began his healthcare career. He has served in numerous executive-level policy, regulatory, compliance, business development, and operations roles at health plans. He has launched Medicare, Medicaid, commercial, and Exchange Marketplace plans.

In 2004, Marc was appointed by the HHS Secretary to serve on the federal State Pharmaceutical Assistance Transition Commission, which worked to integrate state senior drug assistance programs with the new Medicare Part D program. From 2005 to 2008, Marc also served on the Florida Agency for Health Care Administration's Medicaid Reform Technical Advisory Panel.

## PRAISE FOR MARC S. RYAN

*The New York Times*

*The Washington Post*

THE WALL STREET JOURNAL.

*Hartford Courant*

**Forbes**

 **USA  
TODAY**

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# PRAISE FOR *THE HEALTHCARE LABYRINTH*

*“The Healthcare Labyrinth is a timely and informative book that is written in a way that clearly breaks down every aspect of health insurance so everyone can understand. This is a must-have resource for anyone wanting to understand the world of healthcare coverage.”*

**MARTY MAKARY**, Johns Hopkins professor and *New York Times* bestselling author of *The Price We Pay*

*“An educational political treatise...The Healthcare Labyrinth informs, persuades, and prompts reflection on the current maze that is the American health care system.”*

**FOREWORD REVIEWS**

*“Those looking for better ways to navigate the system will find helpful suggestions, particularly relating to insurance, and a better understanding of the healthcare system’s fundamentals, along with possible steps for reform.”*

**BLUEINK REVIEW**

*“An illuminating, practical guide...[Ryan’s] dedication to American health care reform [is] evident and convincing throughout this instructive, cautionary, and solidly crafted resource.”*

**KIRKUS REVIEWS**

# Q&A WITH MARC S. RYAN

## 1. What inspired you to write *The Healthcare Labyrinth*?

Working in healthcare for over two decades, I was constantly amazed at how complex the system is—even for someone like me. I heard horror stories of people unable to understand or navigate their own healthcare. It truly is a maze -- the mythical labyrinth. I felt I needed to unpack how the healthcare and the insurance system operate as much as possible. Tracing the evolution of the healthcare system in America and gathering data was no easy chore. I also feel that the system as we know it cannot survive. We need reform immediately. I combed through many proposals for change that were complex and challenging, hoping that with my book I could challenge policymakers to come together and examine ways to reform.

## 2. What are the top issues facing the American healthcare system today?

As you see in the book, it is hard to nail down today's problems to just one issue. I'll give you my top three:

- America is the only developed nation not to commit to affordable universal access.
- We are fixated on managing utilization and have not fully endorsed focusing on wellness, prevention, and care management.
- Prices are totally out of control.

These three conundrums come together in a perfect storm to create the most expensive healthcare system in the developed world which, at the same time, has the lowest quality outcomes.

## 3. Why should an everyday American read this book?

*The Healthcare Labyrinth* tells readers about how the healthcare system operates: insurance, terminology, and more. It even has tips to avoid surprise billing. It can be anyone's tool kit to engage in the system. I believe it does the best job of any book out there of breaking down the system.

I can't promise anyone that they won't still run into issues, but I hope *The Healthcare Labyrinth* will help solve a great deal of the pain Americans experience and better inform people as they navigate the system's complexity.

I also hope this book offers a new perspective: one that endorses the American political parties coming together in an effort for real reform.

## Q&A CONTINUED

### 4. What are the two most pressing issues in healthcare beyond the need for reform generally?

I would say the two most pressing issues we face are drug pricing and creating an aging agenda.

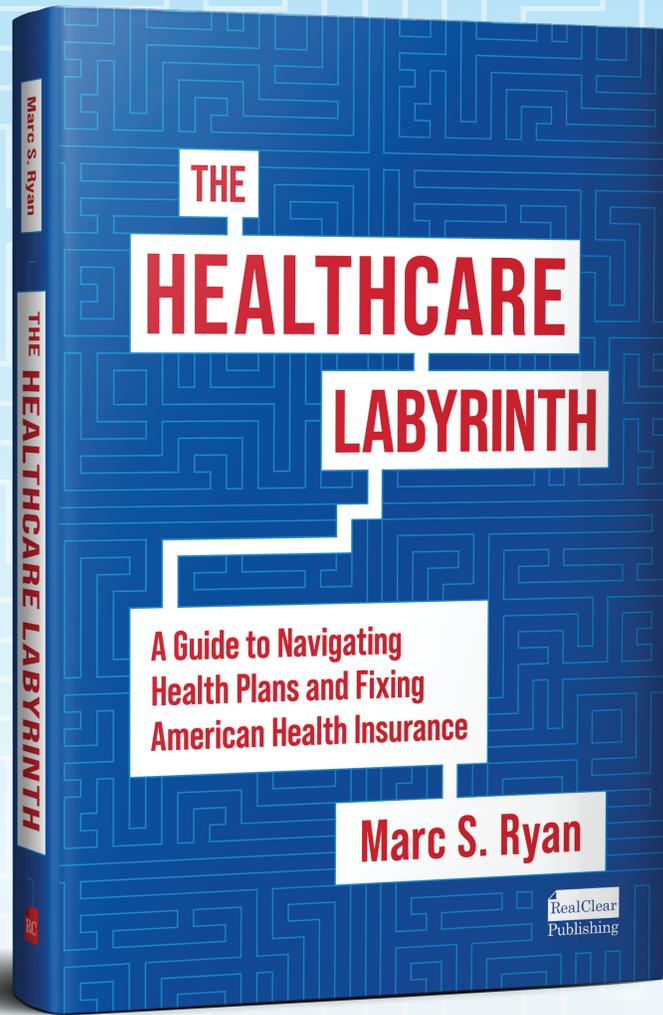
People in America go without filling vital prescriptions due to high prices. This has a direct impact on personal health and our nationwide outcomes. We need to balance innovation and the free market with creating a system that ensures affordable access to drugs and holds drugmakers accountable. Look at the rest of the developed world and you will see lower prices and better outcomes. It is complicated, but it can be done.

Meanwhile, America is getting older by the day. The problems facing our system will only worsen as Americans age. We continue to live longer, and to demand more access to acute medical services and long-term care. Our current system cannot meet the demand with quality. We must create an agenda on aging that allows aging to be affordable and long-term care to be accessible.

### 5. Why is the only solution to transform the American system a bipartisan one?

Healthcare reform has been stymied for years because we have had no bipartisanship at the federal level. Many of the greatest policy accomplishments in our history were bipartisan, and healthcare reform should be too. Past healthcare reform achievements, such as Medicaid and Medicare, Medicare Part D, and the Affordable Care Act, were largely partisan affairs. They did some good in creating better coverage and benefits. But true reform will mean each side of the aisle moving to the center and agreeing on basic principles. While I applaud some of the incremental changes being made by regulators, lawmakers and policymakers need to do the hard work of compromise.

It may be challenging to get the parties to the table, but in *The Healthcare Labyrinth* I offer convincing arguments for both sides. To the Republicans who view healthcare as a commodity that can be purchased, I ask: “Where is the compassion?” To Democrats, I challenge them to think about the need for long-term stability and personal accountability.



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