



**Thomas P. Finley, OD**

Dr. Finley received his Bachelor of Science degree from St. Francis College in Pennsylvania, and his Doctorate of Optometry from the Pennsylvania College of Optometry. Following graduation, he served as an optometrist in the U.S. Air Force and was awarded the Meritorious Service Medal and the Commendation Medal.

Dr. Finley has served as an adjunct clinical professor for three optometry schools and has been a clinical investigator for two major contact lens companies. He has published several articles in professional and trade journals and local newspapers, as well as lectured at many conferences throughout the area.

Dr. Finley is a Fellow of the American Academy of Optometry, a Fellow of the Virginia Academy of Optometry, and a member of the American Optometric Association, Virginia Optometric Association, Northern Virginia Optometric Society, and Armed Forces Optometric Society. He is an Advisory Board member for TLC Laser Eye Centers, and area Administrator for Vision Source, a national network of independent optometrists.

Locally, Dr. Finley serves as an active member of the Herndon Rotary Club (past president), Chamber of Commerce (past board member), Optimist Club (youth sports' coach), Knights of Columbus (past board member), and current board member for the Jeannie Schmidt Free Clinic. He was awarded Herndon's "Distinguished Service Award," the Chamber of Commerce's "Small Business of the Year Award," and The Times Newspapers "Best Eye Doctor Award." He has owned his practice in Herndon since 1989.

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# Today's Health Care – Is Our Government Helping Or Hurting?

By Thomas P. Finley, OD

The Affordable Care Act (ACA) is the new law of our land. Regardless of your political persuasion and personal opinions, we will all be affected. Employers and taxpayers will fund this new law commonly referred to as Obamacare. And even though many details remain unresolved, broken or undecided, this figurative train has left the station and is not stopping. Worse yet, no one knows what track it's on or where it's heading.

Healthcare in our country is extremely complex and difficult, and continually changing. There are five important factors driving this change:

1. The aging of America. 10,000 baby boomers will turn 65 every day until 2030. Our life expectancy also continues to increase.
2. We have an increasingly unhealthy population. Obesity is approaching 25 percent in many states. This is adult obesity, not simply being 10 to 15 pounds over-weight. Additionally, diabetes continues to increase in epidemic proportions. There are no incentives to take care of ourselves and our health.
3. Employer costs for employee

health insurance have increased exponentially over the years, and are expected to skyrocket with the Affordable Care Act. Accompanying this is a significant increase in employee contributions for their health insurance.

4. Hospitals are becoming insurance companies and insurance companies are buying hospitals. The dynamic is changing opening the doors for potential conflicts of interest.
5. Physician consolidation. Doctors are finding it less desirable and extremely more difficult and expensive to remain independent. In 1998, about 2/3 of physicians were independent. This year, only 1/3 of physicians will be independent.

Health care is a very complex issue with a lot of moving parts, no easy solution, and a lot of big players with their own special interests.

Our government has already spent an exorbitant amount of money on the ACA roll out, but none of it has filtered down to the patient and doctor.

Will the ACA work better than Medicare, our other government sponsored health program? Medicare

was established in the 1970s. Government took money from everyone's pay check with the promise they would have Medicare to look forward to. Today, Medicare is essentially broke with more doom and gloom lurking in the immediate future.

By 2030, there will be 75 million people enrolled in Medicare, and a decreasing work force (2.2 workers per enrollee compared to 4.1 in 1975). Ten percent of patients account for 70 percent of all Medicare spending. Fifty percent of Medicare spending occurs during the last two months of life.

Health care providers are continually paid less than they were the previous year for the same service. Our president's new budget calls for additional slashes to provider payments. Too much money is being spent on administrative activities and not being filtered down to patient care.

Health care change is here. Will quality care and access to doctors improve or decrease?

Do you trust our government to fix health care or is our government part of the problem? Regardless of your answer, we will all be affected. Be prepared, and do the best you can to take care of yourself and remain healthy.

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