Out of the Box Ideas for System Reforms

(by Antonio Paulo Pinto – DRAFT copy updated 28 June 2020)

Please feel free to contemplate these ideas and discuss them amongst your peers, as they are my Sunday morning ramblings... The ideas are designed to be enlightened and bipartisan approaches to starting to address many of the issues that exist within "systems" today throughout the world that have lost their ways and forgotten that both government and businesses should be working together as public-private models that benefit all people. I have personally participated in many of these systems; and my personal experience is that many are currently out-of-balance! We need ideas and systems that are "balanced" and not all-or-nothing for either or any one particular group. As the old saying goes...all ships rise with the tide!

Two past documents available for download:

Health Insurance and Health Care "System and Program" Fixes

- Fixing Health Insurance programs, fixing Obamacare, protecting people, improving health, and re-writing and expanding Medicaid for the next 20 plus years. https://appinto.com/wp-content/uploads/2020/05/Health-Insurance-Financial-Assistance-Program-6-May-20-Update-2.pdf
- Fixing Hospital Systems, Supporting Community-Based and Managed "Systems" and Supporting Jobs https://appinto.com/wp-content/uploads/2020/05/Health-Insurance-Financial-Assistance-Program-6-May-20-Update-2.pdf

For-Profit and Non-Profit Business Models

The current Non-Profit (NPO) and For-Profit models of creating profit and allowing people to enrich themselves, even under NPO status needs to be fixed, as both these "systems" are flawed. The For-Profit world is currently reviewing their "profits above all else mentality" where greed is the only thing that matters, and taking steps to address it. One approach for accountability is to have companies report their community give-backs, similar to the Benefit Corporation (B Corp) reporting model. As for the NPOs, there needs to be a "legal" limit as to Administrative and Executive spend, pay, and extraordinary compensation; or, they should lose their NPO status! NPO's should be required to report community support utilizing the B Corp report or a similar report.

Private Foundations, College Foundations, NPO Foundations, Endowment Funds, Research Institutes, etc.

Today, there exists and enormous amount of money, trillions, much of the world's wealth, hidden and much sitting in cash, within Private and Public Foundation Funds and Endowments. I believe it is time that we say, stop asking the people at the bottom, who generated these profits, from funding your work! What do I mean by that? Simple, these entities fund much research around how to make the world a better place! Rightly so! However, when it comes to implementing their ideas, they ask Governments, meaning "we the people" to pay for their grandiose experiments into making the world a better place. My proposal is simple... They funded the research; and therefore, they should be willing to support the research. My approach would be simple, require that all foundations and endowments distribute 5% to 7%, annually, of their fund balance into "actually" supporting communities and implementing their programs, and no more than 20% of the percentage can go towards research, zero to lobbying. They can always provide additional funding for more research, available from many sources. Simply image how requiring these groups to support their own initiatives would lead to an almost overnight change, speeding up progress in many sectors and "systems" around the world!

For example, a college with a \$100 billion endowment should be able to redirect 5% of its fund, minimum, to its operations and providing "Totally Free" education, which is \$5 billion dollars. ("Billion") If they "only" spent 25% on operations, \$1.25 billion, and 75% on free college education, that's 15,000 students getting a free college education, without loans to pay back later, assuming \$250,000 per student, another outrageous amount!

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