

# Former Insurance Executive Unveils Bold Blueprint for Universal Care in 'Solving the Healthcare Dilemma - 2026'

*Thomas E. Barth leverages over 20 years of industry experience to outline a practical, collaborative roadmap to resolving America's medical cost crisis.*

FORT WASHINGTON, MD, UNITED STATES, April 10, 2026 /EINPresswire.com/ -- With U.S. healthcare spending expected to exceed \$5.6 trillion for 2025, and millions still facing coverage gaps, the system is rapidly approaching a breaking point. Enter Solving the Healthcare Dilemma - 2026: A Modest Proposal, published by [Spines](#). This groundbreaking new book by industry veteran Thomas E. Barth, ChFC, MPM, offers a visionary, market-driven blueprint to achieve universal coverage without sacrificing consumer choice, providing a much-needed roadmap for a sustainable medical future.

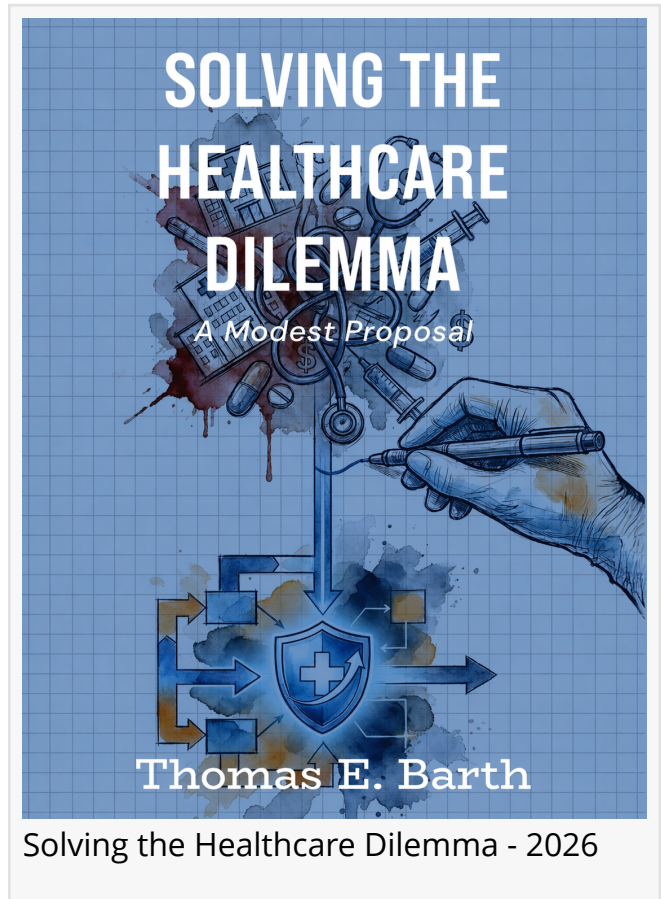
Drawing upon over two decades of experience working with large, self-insured health plans, Mr. Barth presents a pragmatic alternative to polarizing political paradigms and pre-ACA models. Instead of dismantling the current infrastructure or relying entirely on government intervention, Mr. Barth advocates for treating the national healthcare system like a massive, self-insured Fortune 100 corporate plan covering 300 million people.

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*Thomas E. Barth*

Under his proposed National Healthcare Commission, the framework would contract with private carriers through a rigorous, competitive bidding process, ensuring Americans have access to diverse coverage options. By prioritizing market competition, regulatory streamlining, and shared responsibility, the model drives down costs while



maintaining the fundamental freedom to choose providers and networks. The book meticulously addresses the myriad drivers of healthcare inflation—from pharmaceutical research costs and state mandates to defensive medicine and an aging population.

## Highlights

**Market-Driven Universal Access:** Proposes an environment where citizens select from twenty-seven competitive plans offered by nine distinct carriers, while automatically ensuring coverage for anyone with a Social Security number.

**Economic Relief for Employers:** Unshackles businesses from the administrative and financial burdens of providing health insurance, unlocking capital for employee wages, benefits, and corporate growth.

**Stakeholder Compromise:** Demands realistic concessions from pharmaceutical companies, insurance carriers, medical providers, and consumers to create a balanced, highly sustainable ecosystem.

**Actionable Civic Engagement:** Equips readers with practical, grassroots steps to mobilize community support, educate peers, and constructively engage with local and federal policymakers.

"We have spent over seventy years trapped in a cycle of political paralysis and special-interest lobbying, but we are reaching the point where we will have no alternative but to act," says Thomas E. Barth. "Every great achievement in history is defined by the belief that it is possible.

If we respect each other's interests and enter the fray with a sincere desire to achieve a long-term solution, a system that delivers quality, affordable care to everyone is truly within our grasp."

["Solving the Healthcare Dilemma - 2026: A Modest Proposal"](#) is available now in print-on-demand and eBook formats.

## About the Author

Thomas E. Barth, CLU, ChFC, APMP.CP, MPM, provided business development, marketing, and insurance advice for over thirty years, with 22 years specifically in the healthcare industry. He managed the bidding for massive self-insured plans for a large insurance broker in New Jersey and finished his career focusing on Bids and Proposal Management for international manufacturers before retiring in 2023. A graduate of Trinity University with a B.A. and M.A. in English and Communications, Mr. Barth has served on the executive boards for the Society of Financial Service Professionals (SFSP) and the National Association of Insurance and Financial Advisors (NAIFA). Now residing in Maryland, he continues to write and advocate for sustainable business and healthcare solutions.

## Book Details

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