



*Benjamin Rush*  
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## **Health Insurance Actuary Gayle Brekke, MBA, presents sound thinking about healthcare solutions.**

**Greetings!**

August 10, 2015

BRI is more than a student organization, as you can see from the participation we get from concerned experts and professionals in many domains. I'm pleased to introduce Gayle Brekke, MBA, insurance actuary, and 2015 Leadership Conference attendee. We think you'll be interested in her approaches to thinking about healthcare. We will be presenting her articles in two installments. Part I is available on BRI's website now. Enjoy Gayle's comments, below! ~ Beth

***Playing Devil's Advocate, by Gayle Brekke***

***Part I: Health care is broken because it is Fee  
For Service (FFS)***

***Part II: Health care is broken because of  
'Asymmetry of Information' (coming soon)***



Dr Josh Umbehr, founder and president of **AtlasMD**, a successful DPC practice, introduced me to Benjamin Rush Institute. BRI's free market views, and its mission to educate, connect and support medical students intrigued me. I was invited to attend the 2015 Leadership Conference to add another perspective to the conversations that would take place there.

*"The students were far and away the best part of the conference." ~ Gayle Brekke*

The BRI Student Leadership Conference was amazing! It was packed with valuable information, from speakers at The Heritage Foundation, to the debate at Georgetown University, to discussing how to respond to socialized medicine advocates' points. Every speaker and discussion was valuable! Yet, the students were far and away the best part of the conference. They are courageous, inspirational, and give me hope for the future, as they're going to be in the trenches caring for patients under the bureaucratic monster that is our health care system. Being connected to medical students and others through BRI will provide me with different ideas and views than I'm likely to get in academia - from research ideas, to health care discussions, to encouragement. I'm starting my PhD in Health Policy & Management this fall and plan to publish research on the benefits of free market approaches in health care.

The passage of Obamacare and its resulting problems for patients and providers has spurred me to get more involved. I think often about how my children, nieces and nephews will not have the great health care system that I had growing up. Using my actuarial and business skills, effort and passion I'll make a difference in the health care system. The current system is unaffordable for many, but it wouldn't be if the free market were allowed to work. Demonstrating the benefits of free market principles and winning support for freedom-based solutions in health care have become my goals. I'm pleased to be working with like-minded students and advocates to achieve this.



Gayle Brekke, Insurance Actuary, MBA

[Read Gayle's Post](#)

**You also may know friends and colleagues in related industries who are very concerned about the increasing bureaucratization and regulation of American healthcare. Forward this email to your friends and colleagues and ask them to [sign up for our newsletter](#), like us on [Facebook](#) and follow us on [Twitter](#). Thank you for your support.**

## August is MEMBERSHIP RENEWAL MONTH!



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Membership

Thank you for your time and dedication to BRI. We would not exist if it were not for members like you who believe in what BRI stands for, and who are willing to give of their time, talent and treasure to help advance healthcare freedom. Please take a few minutes to join now, or make an additional donation to continue BRI's important work. Thank you!

[BenjaminRushInstitute@gmail.com](mailto:BenjaminRushInstitute@gmail.com)  
PO Box 3113  
Half Moon Bay, CA 94019



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