

# Chicago Tribune

## *Speaking of freeloaders...*

BY ERIC ZORN

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**If you don't want to buy insurance, then you have to help pay for the cost of the state picking up your bill, because under federal law if someone doesn't have insurance, then we have to care for them in the hospitals, give them free care....** [Mitt Romney during Thursday's debate](#)

**Romney simply can't explain why Romneycare isn't socialism without also explaining why Obamacare isn't socialism. He can't defend Romneycare's individual mandate as an issue of personal responsibility without also doing the same with the individual mandate in the Affordable Care Act....***from* [Romney Inadvertently Defends Obamacare \(Again\)](#) by Adam Serwer.

Rick Santorum correctly observes that Mitt Romney is going to have worse than a hard time this fall, if nominated, exploiting the weird rage in the Republican electorate over the health-insurance mandate given that his signature health-reform law in Massachusetts also contains a mandate.

The distinction Romney has tried to make so far -- mine was OK because it was a state mandate; Obama's is repulsively unconstitutional because it's a *federal* mandate -- will strike most thinking people as hair-splitting in the service of greasy hypocrisy.

Romney's explanation Thursday of the Massachusetts mandate was crisp:

**Of you don't want to buy insurance, then you have to help pay for the cost of the state picking up your bill, because under federal law if someone doesn't have insurance, then we have to care for them in the hospitals, give them free care. So we said, no more, no more free riders. We are insisting on personal responsibility. Either get the insurance or help pay for your care.**

"Personal responsibility"; "No more free riders." Naturally this was music to the ears of many conservatives.

**Personal responsibility is vital to creating a 21st Century Intelligent Health System. Individuals who can afford to purchase health insurance and simply choose not to place an unnecessary burden on a system that is on the verge of collapse; these free-riders undermine the entire health system by placing the onus of responsibility on taxpayers....***Newt Gingrich in [Newt Notes](#) newsletter, April 2006*

Until big bad Barack Obama signed on.

What I have yet to hear from those whose hair is now on fire over the insurance mandate is a coherent and compassionate response to the question of what should happen to a person who chooses for some reason not to pay for health insurance when that person is badly injured or contracts a serious, chronic disease?

Even if the answer is provide them basic, comfort care at public expense until they expire, why is it OK now to tax the rest of us in order to pay for that care, but an affront to all that the Founders stood for to require everyone to carry health insurance against such an eventuality?

Santorum twice offered his favorite image:

**Everybody is mandated, as a condition of breathing in Massachusetts, to buy health insurance, and if you don't you have to pay a fine.... Government is going to mandate you buy something that's a condition of breathing, mandate that you buy an insurance policy.**

Not quite true. At the Romneycare-hating libertarian think-tank the Cato Institute [noted](#), "60,000 of the state's uninsured... were exempted from the mandate because buying insurance would be too much of a financial burden."

Presumably they are still breathing.

At the debate, a woman from the audience asked what she should do now that she's unemployed and can't afford health insurance.

The inadequacy and pie-in-the-sky policy lectures that followed were breathtaking in their inattention to her immediate plight.

Read the whole thing:

QUESTION: My name is Lynn Frazier and I live here in Jacksonville. And for the Republican presidential candidates, my question is, I'm currently unemployed and I found myself unemployed for the first time in 10 years and unable to afford health care benefits. What type of hope can you promise me and others in my position?

MODERATOR WOLF BLITZER: Let's ask Congressman Paul.

PAUL: Well, it's a tragedy because this is a consequence of the government being involved in medicine since 1965. When I was growing up, we didn't have a whole lot, but my dad had a small insurance, but medical care costs weren't that much. And you should have an opportunity -- medical care insurance should be given to you as an individual, so if you're employed or not employed, you have -- you just take care of that and you keep it up. When you lose a job, sometimes you lose your insurance.

But the cost is so high. When you pump money into something, like housing, cost -- prices go up. If you pump money into education, the cost of education goes up. When the government gets involved in medicine, you don't get better care; you get -- cost goes up and it distorts the economy and leads to a crisis.

But your medical care should go with you. You should get total deduction on it. It would be so much less expensive. It doesn't solve every single problem, but you're -- you're suffering from the consequence of way too much government and the cost going up because government has inflated the cost and we have a government-created recession, and that is a consequence of the business cycle.

BLITZER: Speaker -- Speaker Gingrich, what should Lynn do?

GINGRICH: Well, look, the first -- she actually put her finger on two different problems. The largest challenge of this country is to get the economy growing so she can have a job so it's easy for her to have insurance.

We -- we need -- and the president did nothing about this the other night. In fact, his proposal on taxes would make the economy worse.

We need to have a program which would start with, frankly, repealing Obamacare, repealing Dodd-Frank, repealing Sarbanes-Oxley.

And we need to give her a chance at a job.

Second, we need real health reform, not the Obama style, but we need health reform that allows her to buy in. And Dr. Paul is right. She ought to get the same tax break whether she buys personally or whether she buys through a company.

She should also be able to buy into an association so that she's buying with lots of other

people so it's not single insurance, which is the most expensive kind.

But you combine those two, reforming the insurance system and getting the economy growing again so people are back at work, you cure an awful lot of America's problems with those two steps, and you put her back in a position where she's in charge of her life; she's not dependent on Barack Obama to take care of her.

BLITZER: That plan work for you, Governor?

ROMNEY: Actually, what both these gentlemen said is pretty much spot-on. And I'd -- and I'll add a couple of things.

One, I want to underscore something both of them said, and that is, right now in America, if you have insurance, you most likely got it through your employer. And the reason is, your employer gets a deduction for you when they buy the insurance for you.

That means that, if you change jobs, you've got to get a new insurance company, most likely. And if you become unemployed, you lose your insurance.

That doesn't make sense. And if an individual wants to own their own insurance, they're not part of a big group, and so as a result they get a very high rate.

What we should do is allow individuals to own their own insurance and have the same tax treatment as companies get. You do that and people like this young woman would be able to own her insurance. The rates would be substantial lower for her buying it individually than if she had to buy it individually today.

Secondly, getting people to work. This president has failed the American people.

He got up there and gave a speech last night. It was like Groundhog Day all over again. He said the same things and the same results we're seeing today. People are not working.

And we know what it takes to put people back to work. He said some of those things last night -- lowering corporate taxes, lowering regulations, opening up all of the above in energy, cracking down on China. He just doesn't do any of those things, and if I'm president, I will do those things and I'll get you back to work.

Thank you.

SANTORUM: All three of these folks sound great and I agree with them. I would just add that health savings account, which I introduced 20 years ago with John Kasich, is really the fundamental reform of getting consumers back involved in the health care system.

The problem with the answers from Congressman Gingrich and Governor Romney is that, well, they didn't always say what they're saying. Governor Romney was the author of

Romneycare, which is a top- down government-run health care system which, read an article today, has 15 different items directly in common with Obamacare, everything from the increase in the Medicaid program, not just that government is going to mandate you buy something that's a condition of breathing, mandate that you buy an insurance policy, something that Governor Romney agreed to at the state level, something Congressman Gingrich for 20 years advocated, that the federal government can force each and every person to enter into a private contract. Something that everyone now, at least up on this stage, says is radically unconstitutional, Congressman Gingrich supported for 20 years.

Governor Romney supported it in the state, a state that is a -- pretty much a model for what Obamacare is going to look like -- the highest health care costs in the country, 27 percent above the average, average waiting time -- 94 percent of the people in Massachusetts are now insured, but there was just a survey that came out and said one in four don't get the care they need because of the high cost. So, you have a card, you're covered, but you can't get care.

This is the top-down model that both of these gentlemen say they're now against, but they've been for, and it does not provide the contrast we need with Barack Obama if we're going to take on that most important issue. We cannot give the issue of health care away in this election. It is too foundational for us to win this election.

BLITZER: A quick rebuttal from Speaker Gingrich and then Governor Romney.

GINGRICH: Well, in my case, I think Rick is lumping us together rather more than is accurate.

If you go to [healthtransformation.net](http://healthtransformation.net), I founded the Center for Health Transformation. I wrote a book in 2002 called "Saving Lives and Saving Money." It calls for you and your doctor and your pharmacist and your hospital have a relationship. I believe in something like patient power.

I didn't advocate federal mandates. I talked about it at a state level, finding a way -- which included an escape clause that people didn't have to buy it -- finding a way to try to have people have insurance, particularly for wealthy people who are simply free-riding on local hospitals. But the fact is, it was a personal system, dramatically different than either Romneycare or the version Rick just discussed.

BLITZER: Governor Romney?

ROMNEY: The system that we put in place in our state was something we worked out with the labor community, the health care community, business, and the citizens of the nation. We came together, it was voted by a 200-person legislature. Only two voted no.

Our system has a lot of flaws, a lot of things I'd do differently. It has a lot of benefits. The people of the state like it by about three to one.

We consider it very different than Obamacare. If I were president, day one I will take action to repeal Obamacare. It's bad medicine. It's bad economy. I'll repeal it.

ROMNEY: And I believe the people -- I believe the people of each state should be able to craft programs that they feel are best for their people. I think ours is working pretty well. If I were governor, it would work a heck of a lot better.

BLITZER: All right. And very quickly, go ahead.

SANTORUM: What Governor Romney just said is that government-run top-down medicine is working pretty well in Massachusetts and he supports it. Now, think about what that means --

ROMNEY: That's not what I said.

SANTORUM: -- going up against Barack Obama, who you are going to claim, well, top-down government-run medicine on the federal level doesn't work and we should repeal it. And he's going to say, wait a minute, Governor. You just said that top-down government-run medicine in Massachusetts works well.

Folks, we can't give this issue away in this election. It is about fundamental freedom. Whether the United States government or even a state government -- you have Amendment 1 (ph) here offered by Scott Pleitgen (ph), who, by the way, endorsed me today, and it's going to be on your ballot as to whether there should be a government mandate here in Florida.

According to Governor Romney, that's OK. If the state does it, that's OK. If the state wants to enforce it, that's OK. Those are not the clear contrasts we need if we're going to defeat Barack Obama and a --

BLITZER: Let's go to Miami.

(APPLAUSE)

(CROSSTALK)

BLITZER: Very quickly.

ROMNEY: Rick, I make enough mistakes in what I say, not for you to add more mistakes to what I say. I didn't say I'm in favor of top-down government-run health care, 92 percent of the people in my state had insurance before our plan went in place. And nothing changes for them. They own the same private insurance they had before.

And for the 8 percent of people who didn't have insurance, we said to them, if you can afford insurance, buy it yourself, any one of the plans out there, you can choose any plan.

There's no government plan.

And if you don't want to buy insurance, then you have to help pay for the cost of the state picking up your bill, because under federal law if someone doesn't have insurance, then we have to care for them in the hospitals, give them free care. So we said, no more, no more free riders. We are insisting on personal responsibility.

Either get the insurance or help pay for your care. And that was the conclusion that we reached.

SANTORUM: Does everybody in Massachusetts have a requirement to buy health care?

ROMNEY: Everyone has a requirement to either buy it or pay the state for the cost of providing them free care. Because the idea of people getting something for free when they could afford to care for themselves is something that we decided in our state was not a good idea.

SANTORUM: So, in Massachusetts...

(APPLAUSE)

SANTORUM: Just so I understand this, in Massachusetts, everybody is mandated as a condition of breathing in Massachusetts, to buy health insurance, and if you don't, and if you don't, you have to pay a fine.

What has happened in Massachusetts is that people are now paying the fine because health insurance is so expensive. And you have a pre-existing condition clause in yours, just like Barack Obama.

So what is happening in Massachusetts, the people that Governor Romney said he wanted to go after, the people that were free-riding, free ridership has gone up five-fold in Massachusetts. Five times the rate it was before. Why? Because...

ROMNEY: That's total, complete...

SANTORUM: I'll be happy to give you the study. Five times the rate it has gone up. Why? Because people are ready to pay a cheaper fine and then be able to sign up to insurance, which are now guaranteed under "Romney-care," than pay high cost insurance, which is what has happened as a result of "Romney-care."

ROMNEY: First of all, it's not worth getting angry about. Secondly, the...

(APPLAUSE)

ROMNEY: Secondly, 98 percent of the people have insurance. And so the idea that more people are free-riding the system is simply impossible. Half of those people got insurance

on their own. Others got help in buying the insurance.

Look, I know you don't like the plan that we had. I don't like the Obama plan. His plan cuts Medicare by \$500 billion. We didn't, of course, touch anything like that. He raises taxes by \$500 billion. We didn't do that.

He wasn't interested in the 8 percent of the people that were uninsured. He was concerned about the 100 percent of the people of the country. "Obama-care" takes over health care for the American people.

If I'm president of the United States, I will stop it. And in debating Barack Obama, I will be able to show that I have passion and concern for the people in this country that need health care, like this young woman who asked the question.

But I will be able to point out that what he did was wrong. It was bad medicine, it's bad for the economy, and I will repeal it.

(APPLAUSE)

BLITZER: Let's move on, let's move on.

SANTORUM: Wolf, what Governor Romney said is just factually incorrect. Your mandate is no different than Barack Obama's mandate. It is the same mandate. He takes over...

(APPLAUSE)

BLITZER: All right. All right.

SANTORUM: You take over 100 percent, just like he takes over 100 percent, requires the mandate. The same fines that you put in place in Massachusetts are fines that he puts in place in the federal level. Same programs.

BLITZER: Congressman Paul, who is right?

PAUL: I think they're all wrong.

(LAUGHTER)

(APPLAUSE)

PAUL: I think this -- this is a typical result of when you get government involved, because all you are arguing about is which form of government you want. They have way too much confidence in government sorting this out.

So, I would say there's a much better way. And that is allow the people to make their



decisions and not get the government involved. You know, it has only been...

(APPLAUSE)

PAUL: When I started medicine, there was no Medicare or Medicaid. And nobody was out in the streets without it. Now, now people are suffering, all the complaints going on. So the government isn't our solution.

So, I'm not too happy with this type of debate, trying to blame one versus the other, so, but -- most likely we're going to continue to have this problem unless we straighten out the economy. And that means...

BLITZER: I'll give you 30 seconds, Mr. Speaker. PAUL: ... cut the spending. And they talk about these new programs and all, but how many of the other candidates are willing to cut anything? I'm willing to cut \$1 trillion out of the first year.

(APPLAUSE)

BLITZER: All right.

GINGRICH: Well, I just want to say that I actually think if you look at what Ron Paul's background is as a doctor, and you look at medicine in the early '60s, and you look at how communities solved problems, it was a fundamentally more flexible and less expensive system.

And there's a lot to be said for rethinking from the ground up, the entire approach to health care.