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**July 05, 2009**

### Choice and Competition

Conservatives are against the public healthcare option because they say it does not offer choice and competition. Choice and competition, choice and competition - this is their mantra. Yet, whatever they recommend tends to destroy choice and competition. The public option, however, is an excellent way to produce greater choice and competition in healthcare.

As an example, Michael Tanner, a senior fellow at the Cato Institute, writes in [today's L.A. Times](#):

*The choice facing us now is not between Obama's plan for healthcare micromanaged by the government or doing nothing. Rather, it is a choice between government control, regulation and rationing on one hand, and free markets, choice and competition on the other.*

This is wrong in a multitude of ways. Specifically I take issue with the following expressions: "micromanaged," "government control," "[government] regulation," "[government] rationing," "free markets," "choice," and "competition." I discuss each, in turn.

Obama's plan does not call for healthcare to be "micromanaged" by anyone. It specifically states that the health of each individual should be determined by the doctor together with the patient. Obama's plan is to assure that this happens for all Americans, including the 46 million currently uninsured.

Tanner does not like "government control." What do we have now? Insurance-company control. Insurance companies control who gets insured and who does not; who will get the healthcare they need and who will not; and who will die and who will not. Obama wants the government to prevent this healthcare asphyxiation by insurance companies.

The next bugaboo is "[government] regulation." The healthcare industry, like every other industry, has its frauds, incompetents, con artists and swindlers. It is 1/6 of our economy and is poised to grow further. The industry never has regulated itself. Like every other industry, it needs government regulation to assure a healthy healthcare industry.

Another phony argument is "[government] rationing." Conservatives insist that the government will limit health services in order to save money. Let me ask this: Is the healthcare of the uninsured rationed? Is the healthcare of the fellow who has "pre-existing" conditions rationed? Is the healthcare of the employee who must pay outrageous fees

because he lost his job rationed? Is the healthcare of an American who can afford only very-high deductible insurance rationed? Yes, they are! Because we do not have a decent system that serves all of us, many, many Americans have their health rationed in a very terrible way. Obama's plan would avoid most of the worst rationing. No plan on earth could prevent ALL rationing.

Now I come to "free markets." It sounds so wonderful. Who is against "free markets"? Nobody. Yes, we have private insurance companies, but do they operate in a free market? Almost everywhere, there are one or two big insurance companies that control the market. The healthcare insurance market is not free; it is controlled. Obama's plan is national in scope and assures a level playing field to all. (Tanner does agree with the idea of a national insurance market.)

By the way, a "free market" for what? Insurance companies are in business, not to provide healthcare, but to deprive individuals of the healthcare they sign up for. These companies offer bonuses to employees who find ways to deprive customers of healthcare so the companies' bottom lines increase. They are in a free market for healthcare reduction.

Tanner wants "choice." Do we have choice of doctors in the current private healthcare market? If you work for the government or for a few of the big corporatons or you have plenty of money, you have choice. No doubt about it. But most workers and people with limited means have no choice. And let's not talk about people with chronic diseases, who can't get insurance at all! Choice belongs to the well-to-do; others have no choice. By having a public option, Obama is opening the door to give choice to everyone.

Tanner and conservatives in general worry about "competition." There is no competition in insurance today. This is why insurance companies are so bold in their health-deprivation tactics. A public option will offer competition to these insurance companies, and as President Obama says "keep them honest."

President Obama's healthcare plan offers everything conservatives ask for, especially free markets, choice and competition. The public option is key in achieving these results. I hope conservatives see the light and vote for a healthcare plan with a strong public option.

Posted by [Paul Siegel](#) at July 5, 2009 06:50 PM

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**Comment #284014**

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This conservative wants to know WHO IS GOING TO PAY FOR IT. I am not worried so much about the choice part of it.

Posted by: KAP at July 5, 2009 07:27 PM

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### **Comment #284016**

KAP-

You mean the other half of the conservatives. Half of all Republicans want a Public Option.

My impression is that it will be a mix of taxpayer dollars and patient premiums.

You might as well ask who pays for it now? Who pays for the skyrocketing premiums? You. Who pays for the denial of patient care? You, when they show up at the emergency room, go on state indigent care. You also pay as employees find themselves unable to work, customers find their finances ruined, and so on and so forth.

You pay in jobs not created because businesses can't afford to provide their employees with healthcare. You pay in people who can no longer work because they are not treated or rehabilitated when the person has some chance of seeing some good from it.

We pay and pay and pay, and don't even get decent healthcare in the bargain.

If we're going to pay, why don't we get something worth the cost?

Posted by: [Stephen Daugherty](#) at July 5, 2009 07:56 PM

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**Comment #284017****AMERICA'S NATIONAL HEALTHCARE EMERGENCY!**

It's official. America and the World are now in a GLOBAL PANDEMIC. A World EPIDEMIC with potential catastrophic consequences for ALL of the American people. The first PANDEMIC in 41 years. And WE THE PEOPLE OF THE UNITED STATES will have to face this PANDEMIC with the 37th worst quality of healthcare in the developed World.

STAND READY AMERICA TO SEIZE CONTROL OF YOUR NATIONAL HEALTHCARE SYSTEM.

We spend over twice as much of our GDP on healthcare as any other country in the World. And Individual American spend about ten times as much out of pocket on healthcare as any other people in the World. All because of GREED! And the PRIVATE FOR PROFIT healthcare system in America.

And while all this is going on, some members of congress seem mostly concern about how to protect the corporate PROFITS! of our GREED DRIVEN, PRIVATE FOR PROFIT NATIONAL DISGRACE. A PRIVATE FOR PROFIT DISGRACE that is in fact, totally valueless to the public health. And a detriment to national security, public safety, and the public health.

Progressive democrats the Tri-Caucus and others should stand firm in their demand for a robust public option for all Americans, with all of the minimum requirements progressive democrats demanded. If congress can not pass a robust public option with at least 51 votes and all robust minimum requirements, congress should immediately move to scrap healthcare reform and request that President Obama declare a state of NATIONAL HEALTHCARE EMERGENCY! Seizing and replacing all PRIVATE FOR PROFIT health insurance plans with the immediate implementation of National Healthcare for all Americans under the provisions of HR676 (A Single-payer National Healthcare Plan For All).

Coverage can begin immediately through our current medicare system. With immediate expansion through recruitment of displaced workers from the canceled private sector insurance industry. Funding can also begin immediately by substitution of payroll deductions for private insurance plans with payroll deductions for the national healthcare plan. This is what the vast majority of the American people want. And this is what all objective experts unanimously agree would be the best, and most cost effective for the American people and our economy.

In Mexico on average people who received medical care for A-H1N1 (Swine Flu) with in 3 days survived. People who did

not receive medical care until 7 days or more died. This has been the same results in the US. But 50 million Americans don't even have any healthcare coverage. And at least 200 million of you with insurance could not get in to see your private insurance plans doctors in 2 or 3 days, even if your life depended on it. WHICH IT DOES!

If President Obama has to declare a NATIONAL STATE OF EMERGENCY to rescue the American people from our healthcare crisis, he will need all the sustained support you can give him. STICK WITH HIM! He's doing a brilliant job.

THIS IS THE BIG ONE!

THE BATTLE OF GOOD Vs EVIL!

Join the fight.

Contact congress and your representatives NOW! AND SPREAD THE WORD!

God Bless You

Jacksmith – WORKING CLASS

Posted by: jacksmith at July 5, 2009 08:28 PM

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#### **Comment #284018**

S.D.

Yes I already pay for my health care. I pay around \$160 per month my employer pays the rest. It's 80/20 plus deductible for office visits and scripts. If the Pres' plan is going to cost me more,I don't want it.

Posted by: KAP at July 5, 2009 09:05 PM

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#### **Comment #284019**

I think we should go with a Scandinavian style system. That means that everyone will be covered. It also means that lawyers will lose their role in extorting money from doctors and hospitals. But let's be honest. It also means that some types of medical care will be less available.

We have to make this move. We cannot afford the system we have now and where it is headed. The change will mean all Americans will have access to health care. It means that we can manage care in ways that will save money. But managed care will mean less choice. The hypochondriacs and those demanding all sorts of specialized treatment will be out of luck. Too bad.

IMO - the Scandinavian system overall is better.  
Scandinavians are healthier than Americans and they pay less

for health care. But if you have some rare disease, you will be less likely to get treatment than you would if you had good insurance in the current U.S. system.

I am annoyed at both sides on this debate. Some people want to claim that the system we have now is sustainable. It is not. But some of those advocating change pretend that we will all get the care that a well insured person gets now. They will not.

The public option will be like a public school - not as good as the best private schools but better than the worst and available to all.

Posted by: Christine at July 5, 2009 09:07 PM

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### **Comment #284024**

KAP, we are all paying for it now, with constant annual health care inflation in our costs and insurance premiums. Left as is, millions more Americans will be left without health care insurance each year and that will continue to fuel the inflation.

It's a vicious cycle that has to be halted. Like a leak in a levee, it must be taken care of early and permanently, or the costs of holding back the flood will only get more and more expensive until the cost of an entire replacement becomes a necessity or, the waters are allowed to return to their natural state and course, forcing humans to vacate or die in its wake, altogether.

Pay more now, or pay vastly more later. Seems like a no brainer. Except that as you say, the money must come from somewhere. And that obviously means reprioritizing what is necessary and essential doing away with what is not.

I am not convinced at all yet, that this reprioritizing has caught on in Congress. Certainly doesn't appear so, yet. That is why voting out incumbents until reprioritizing becomes the only means of not being voted out, becomes self-evident to those in Congress, newbies and remaining incumbents alike.

Posted by: [David R. Remer](#) at July 6, 2009 12:14 AM

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### **Comment #284025**

Christine,

As I understand, Obama is going to leave you the option of keeping what you have. So I'm not sure why you keep insisting you're going to lose something. If you do it'll be because the insurer you use now denies it to you, not Obama.

The argument here is to get everyone insured and provide a decent public option for those that have zip right now, and as SD points out, we pay for anyway, just in the most expensive way possible.

Of course, the exact details are yet to come.

Posted by: gergle at July 6, 2009 12:17 AM

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### **Comment #284026**

JackSmith, I agree pretty much with your assessment of the problem we face. I am not convinced, yet, that Obama has been able to completely wrap his head around the ultimate objective and strategy to get there.

He has yet to display a willingness or ability to play hardball with Congress, and that is not inspiring of confidence, since the public has an approval rating of Congress in the teens. His concessions and compromises with Congress have cost enormously, and there is as yet, little to show for the cost.

Don't get me wrong, I am aware he has only been in office a half year, but, that alone is cause for skepticism until some validation of results are forthcoming.

Posted by: [David R. Remer](#) at July 6, 2009 12:20 AM

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### **Comment #284027**

Christine said: "The hypochondriacs and those demanding all sorts of specialized treatment will be out of luck."

Unless, of course, they are wealthy enough to elect those procedures out of pocket or through much higher cost private insurance. And that is, as it should be. There should always be a private sector health care system willing to cater to the wealthy who choose health care which is unobtainable through the public sectors. Wealth should have its privileges in the private market place, without public support.

The dual systems can only be fair however, if, the public health insurance system provides adequate, and all necessary, coverage for health maintenance and restoration to those covered under the plan. And, as you rightly point out, that can only take place if we effectively and efficiently and rather quickly devise methods to lower the costs significantly for the public sector coverage.

This is not impossible. But, neither is going to come about with great difficulty, turmoil, mistakes, attempts at corruption and sabotage. We must be prepared to anticipate these as possible along the way, remain committed when we fail to

anticipate these obstacles to the end objective, an affordable and sustainable quality health care system available to all who want it and pay their adequate share to receive it.

Take special notice of that last sentence. Its implication is inescapable. There will be a percentage who will not want the public plan, and who will refuse to pay an adequate share for it. Our public plan and strategy MUST take this into account and deal with it effectively and fairly for the nation's and people's long term general welfare.

Posted by: [David R. Remer](#) at July 6, 2009 12:33 AM

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### **Comment #284036**

"Yes I already pay for my health care. I pay around \$160 per month my employer pays the rest. It's 80/20 plus deductible for office visits and scripts. If the Pres' plan is going to cost me more,I don't want it."

KAP have you considered that you pay more than that? As an example you and your employer each pay 1.45% of gross for medicare. In addition we are saddled with employer paid health insurance, not health care, which makes any company exporting goods and services less competitive which in turn keeps wages down. Should your job disappear your good deal on insurance won't look so good as the COBRA costs are rather expensive when drawing unemployment.

Another interesting item of note is the 1.45% has stayed steady for the past several years while the costs of private insurance plans has risen dramatically. Sooner or later medicare will need to increase dramatically, who do you think will pay for that?

Posted by: [j2t2](#) at July 6, 2009 10:18 AM

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### **Comment #284037**

Yes I already pay for my health care. I pay around \$160 per month my employer pays the rest. It's 80/20 plus deductible for office visits and scripts. If the Pres' plan is going to cost me more,I don't want it.

It's not just that it will cost more, but it will cover less.

My wife and I are making sure to get all of the medical procedures we need done this year because most likely they won't be available next year. :(

Maybe that is how the administration is planning on 'getting the economy going again'?

Posted by: [rhinehold](#) at July 6, 2009 10:22 AM

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**Comment #284038**

Obama's plan does not call for healthcare to be "micromanaged" by anyone.

Interesting because previously he has stated that we are going to have to start rationing care to the elderly. When did he change his mind? Or, more likely, are people just hearing what they want to hear?

Posted by: [rhinehold](#) at July 6, 2009 10:23 AM

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**Comment #284040**

Card carrying Democrat here, although I'm closer to the middle than the left and moving more right as Obama's term goes by. He's helped the rich with Wall Street bail outs. He's helped the poor by extending and increasing social benefits. Sadly, he has done absolutely nothing for the folks who got him elected; the middle class. Even the posturing on health care is starting to sound disturbing. The people who I interact with all agree there is something is terribly wrong with our system. We all hoped Obama would do something about the cost of health care. It now looks like we're focused on getting something done for the uninsured. That's not at all what I signed on for. I don't mean to sound heartless, but the larger issue is clearly costs, not the uninsured. If you took care of the cost problem we probably wouldn't have a problem with the uninsured. Democrats should be very concerned about missed opportunities. He's loosing those of us in the middle and 2010 is just around the corner. I don't like what I'm getting for my vote.

Posted by: John at July 6, 2009 10:50 AM

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**Comment #284041**

BTW, I love the notion that this plan will tie healthcare to Social Security and a provision has been made that if (when) this results in a Social Security shortfall occurs as a result of this new burdeon on the system, the Social Security system can just take money from the general fund to cover it.

Does anyone else get this? The administration is fixing SS and Healthcare all at the same time by just borrowing the money on the backs of our children.

I am reminded of the words of James Madison who said:

Each generation should be made to bear the burden of its own wars, instead of carrying them on, at the expense of other generations.

And

I believe there are more instances of the abridgement of freedom of the people by gradual and silent encroachments by those in power than by violent and sudden usurpations.

And

In Republics, the great danger is, that the majority may not sufficiently respect the rights of the minority.

and finally

It will be of little avail to the people that the laws are made by men of their own choice if the laws be so voluminous that they cannot be read, or so incoherent that they cannot be understood.

Posted by: [rhinehold](#) at July 6, 2009 11:05 AM

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**Comment #284042**

rhinehold

i think that last one says it all.

Posted by: [dbs](#) at July 6, 2009 12:02 PM

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**Comment #284043**

dbs,

I agree. Remember we were to see and read all bills for 5 days before being signed, Obama has broken that one many times already.

But even worse, when the Stimulus bill was posted, it was posted in a nonsearchable PDF format, all 3,000 pages.

3,000 pages? Are you f'ing kidding me?

Posted by: [rhinehold](#) at July 6, 2009 12:04 PM

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