

Select your city

Search articles from thousands of Examiners

Search

## [Amazing Deals at JCPenney](#) - Hot Buys at Your Washington DC Store, Grab Them While They Last! [JCPenney.com](#)

[Ads by Google](#)

[Home](#) [Entertainment](#) [Business](#) [Family & Home](#) [Life](#) [News & Politics](#) [Sports & Recreation](#)

[Washington DC](#) [Politics](#) [Law and Politics Examiner](#)



### A few alternatives to Government health care

August 27, 3:16 PM - [Law and Politics Examiner](#) - D. Christian Moore

1 comment



Print



Email



RSS



Subscribe

[Previous](#)

The President and some Democrats in Congress have repeatedly stated opponents to their plans for health care reform are simply stonewalling, not offering alternatives. With respect, this is not true. Though the mainstream media has thus far not giving much coverage to the alternatives, they are out there and being vigorously [debated](#) on the Internet. Republicans from Representative [Ron Paul](#), R-TX to Governor [Bobby Jindal](#), R-LA have proposed alternatives to the Democrats' health care vision, as have the libertarian CATO institute and [Reason](#) Magazine. These alternatives include eliminating penalties to individuals purchasing their own health insurance; and allowing individuals to purchase insurance across stateliness, thus avoiding state mandates which drive up costs.

One proposal is to [eliminate](#) the current tax penalty for individuals seeking to purchase their own health insurance. Currently, employers receive a tax benefit to help offset the cost of providing health insurance to their employees while individuals do not. One effect of this is to help maintain a system whereby citizens become dependent on their employers for their health insurance. Shifting the focus of this tax incentive from the employer to the individual will help empower individuals to become health care consumers. Basic free market principles dictate this will exert downward pressure on costs.

Another proposal seeks to allow consumers to purchase health insurance across state lines. Currently, states impose numerous mandates which drive up the cost of care. It is virtually impossible in some states for consumers to "shop around" for limited, high deductible or catastrophic coverage. Many states require plans, offered for sale in that state, to be full comprehensive plans covering items which are expensive and often not needed by most consumers. In the auto insurance market I can make a choice to purchase a plan covering everything or one covering the minimum for total loss. Some companies even offer premium deductions for specific items such as an anti-theft device, or a safe driving record. Very little of this choice exists in the health insurance market, but allowing consumers to purchase plans sold in other states would go a long way towards bringing this kind of real competition into the market.

Economist Arthur Laffer has [written](#) extensively about what he calls the "health care wedge". By this he means the difference between what a service cost, and what the patient pays for it. It is simple economics that the more the true cost of any item or service are hidden from the consumer, demand for it will go up, thus driving up costs. Mr. Laffer suggests shifting to patient centered health care through individual ownership of policies and leveraging of products like health savings accounts.

These are just a few of the major proposals put forward as alternatives to the Democrats' health care vision. There are [others](#) and I encourage readers to follow the links above and educate themselves on this issue. Eventually a bill will come to a vote and be sent to the President. The White



President Obama

YOUR AD HERE

Ads by **Adblade**

#### 'We Reveal Colon Cleaners'

Check out this 'Shocking' online report before you take the plunge in trying any colon cleanser... [Learn more](#)



#### Moms Go Back to School

Enrollments rise as Obama improves grants and scholarships. Graduate online in as fast as 2 years! [Learn more](#)



#### Muscle Building Miracle?

Incredible scientific discovery fuels muscle growth naturally. Endorsed by famous UFC fighter... [Learn more](#)



#### SECRET: White Teeth Trick

Learn the trick discovered by a mom to turn yellow teeth white w/under \$5. [Learn more](#)



#### See How a Mom Drops 47lbs

I cut down 3 lbs of body fat every week by obeying this 1 simple rule. [Learn more](#)

### Recent Articles

#### [The health care debate is exposing a philosophical divergence of thought between the two sides](#)



Thursday, August 27, 2009

The liberal Huffington Post "attacks" Republican health care plans stating they "allow patients to spend their own money". ...

#### [Stop changing election laws simply because it will help Senator Kennedy's agenda](#)



Friday, August 21, 2009

The New York Times is reporting Senator Edward M. (Ted) Kennedy has written a letter to the Massachusetts ...

