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Iowa City Press-Citizen (Iowa)

December 9, 2009 Wednesday

Has the nation gone mad?

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SECTION: OPINION; Pg. a13

LENGTH: 700 words

Writers' Group

The U.S. House of Representatives already has passed its massive health care reform bill, and the Senate likely will vote on their version before too long. Passage is far from guaranteed: Americans are becoming more opposed to it every week (only 37 percent in favor at the latest poll), and many groups are working overtime to prevent a government health care takeover.

But what if it does pass? What will happen?

The effects are reliably predictable:

- Everyone will be forced to buy health insurance -- the first time that the federal government has ever mandated that all Americans must purchase a product as a condition for living in the United States. This is a very dangerous precedent, because we all know how chummy our congressmen are with lobbyists. What overpriced products will we be required to buy next?

- Employers will be forced to provide insurance or pay a tax (most employers will simply pay the tax). During the worst unemployment in 40 years, government will make hiring more expensive.

- Insurance will become more expensive because high-deductible or catastrophic plans will be outlawed as not "good enough." Ten million Americans (including me) will lose our Health Savings Accounts and be forced to buy "Cadillac" plans that we don't need and can't afford. (So much for President Obama's promise that everyone could keep their insurance.)

- Insurance will become more expensive because many Americans will ignore the mandate and wait to buy insurance until they're sick.

- Insurance will become more expensive because insurers will be forced to charge everyone the same, regardless of risk. This will reduce the incentive to stop smoking or lose weight. And it will be yet another massive wealth transfer from younger, poorer people, whose premiums will triple, to older people (the wealthiest generation).

- Insurance will become more expensive as government makes sure it covers everything from breast reductions to baldness treatments (baldness specialists have lobbies too).

- When insurance becomes too expensive for most people, hundreds of millions will have to shift to the government "option" or "exchange" and private insurance will exist only for the wealthiest.

- Those hundreds of millions of Americans will become dependent on their new federal entitlement and its bureaucracy for their very lives, and will fear tax cuts.

- Despite laughable claims that the bill won't cost anyone anything, covering hundreds of millions of people will cause the deficit and national debt to explode.

- Government will try in vain to save money by rationing care. Government panels will decide what treatments are cost

effective, no matter what your doctor thinks, and more people will die preventable deaths. (According to the Cato Institute's 2005 report, "Health Care in a Free Society," Britain's cancer death rate is 70 percent higher than ours: 25,000 preventable deaths per year.)

- Government will cut Medicare spending for seniors (fewer taxpaying years left).
- Because new treatments and technologies are expensive, government rationing will exclude them, causing medical innovation to slow to a crawl. Life-expectancy increases will dwindle.
- Our economy will languish and government debt will crush our children.

The bill was supposed to expand coverage to the 37 million uninsured by making insurance cheaper.

But it actually will leave 24 million people still uninsured and increase the cost of individual insurance by more than 50 percent on average. And it increases unemployment, expands the deficit, rations our care and sets a dangerous precedent for government-mandated purchases.

Have we gone mad?

How about a bill that simply reverses the meddling government already does that makes insurance expensive: Allow people to buy insurance from any state (this alone would cut the uninsured by one-third and make insurance cheaper), and allow individual purchasers a tax deduction (or even a refundable credit).

But that wouldn't entail a huge new bureaucracy and new government powers over more dependent citizens, so I guess there's no chance of that ever passing.

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LOAD-DATE: December 10, 2009

LANGUAGE: ENGLISH

PUBLICATION-TYPE: Newspaper

JOURNAL-CODE: iac

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