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Health care can't be simple

BY ROB CHRISTENSEN, Staff Writer

LILLINGTON - At a public forum here last week, a woman asked why a 1,000-page health-care bill couldn't be condensed to one page and 10 easily understood points.

U.S. Rep. Bob Etheridge, a Lillington Democrat, responded that it just couldn't be done.

There may have been a time a generation or so ago when health care was simple, when a country doctor with a black bag filled with bottles of medicine visited your house, and you settled your debt by paying him \$5 or giving him a chicken.

But if somebody were to try to put today's health-care system into a single bill, it would probably run to 100,000 pages or more. It is an incredibly complex system of physicians, hospitals, insurance companies, pharmaceutical companies, pharmacists, Medicare, Medicaid, HMOs, PPOs and nursing homes.

The current system employs armies of lawyers, policy analysts, administrators, accountants, lobbyists, actuaries and others to keep track of it.

That is one reason why the country is struggling to have a debate about health care, and why people seem to be talking right past each other. To have an informed debate, you need a grasp of how the current health-care system works, problems with the current system and the best options for fixing it.

People on both sides of the debate understand it far better than I do. But you can tell from many of the questions at the town hall meetings that a lot of people have only the fuzziest idea of how the system works.

For example, some people seem unaware that the government is already hip deep in the health-care system.

About 30 percent of Americans already have government-backed health insurance. My 82-year-old mother has been on Medicare for 17 years. My brother, a severely disabled vet, has had hundreds of thousands of dollars in care from the Veterans Administration.

Government regulation of health care is everywhere -- from the Food and Drug Administration's regulation of how long it takes to get a drug to market to rules that prohibit your company from offering health insurance only to their top executives. The conservative Cato Institute says health care is the most regulated industry in America.

Some people don't seem to understand that our current system is, by necessity, based on rationing. That's why you may have been turned down for claims, or drugs or medical procedures. Politicians won't tell you this, but no society can afford to spend \$1 million to keep a person alive an extra week.

Perhaps the most frequently asked question at the forums is whether congressmen have read the health-care legislation. It is a perfectly reasonable question. But the reality is that most congressmen don't read most bills -- never have, never will.

Congress has long had a system for dealing with the flood of complicated legislation. The bills go to committees, where lawmakers develop expertise in certain areas. Much of the work is done by staff

members, who develop a specialty and often work with experts, lawyers and lobbyists from industry, think tanks, trade associations and advocacy groups.

And to further complicate matters, Congress is debating not one health-care bill but five -- three in the House and two in the Senate.

(Personal disclosure: I am married to a former auto insurance industry exec who now works for an association that offers liability and property insurance.)

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