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Measuring Health Care Reform's Generational Impact

By [Zuzanna Naumowicz](#) • on June 24, 2009

Call it health karma: when you're healthy, you'll pay for the sick; when you're sick, the healthy will repay the favor. This reciprocity is the basis of President Obama's recent crusade to offer government-sponsored health insurance. Encouraging the 46+ million uninsured to buy into a less expensive public option, Obama is asking the government to safe-guard health care for the next generations of Americans.

This way, the President argues, even those who can't afford it will receive subsidies to cover the cost. The new public option would give private enterprise a run for its money, thereby increasing competition among providers. Plus, with more people buying insurance, it would be less expensive all around, and more generations—young and old—would be covered.

Sounds like an offer that can't be refused, right?

Still, the idea dubbed "tax on the healthy" by Michael Cannon of the Cato Institute, includes mandates such as forcing to pay, but only for the advancement of health care reforms.

Pause: so what does this mean for us, the up-and-coming generation? Well, one way to think about it is that the government has our backs. Obama is adamant about the idea of extending coverage to everyone. Those that have their company insurance plans can keep them, but those who don't have plans will also gain coverage.

But would everyone want Obama-care? To date, the government has ownership stakes in over 500 private companies. With economic backwardness plaguing the country, already General Motors and AIG have increasing government supervision, and now health care, a leading industry, is teetering on the precipice. Leading voices are asking if it will it to succumb as well.

Sure, government care might be a convenient device now, but fast forwarding to the future, could monopolizing the health care insurance industry have detrimental effects?

Avoiding the increase in bureaucratization, Obama-care's opponents argue the public option might be disguised initially as a savior. But if the competition proves too fierce a few years from now, all existing insurance companies might crumble to pieces. This could cost millions of jobs, plummeting the next generation into an even more strenuous job hunt.

Many companies offer health insurance to their employers through employment plans. But what arises when companies decide that it is too costly for them to provide health care to their employees? They could just eradicate their company health insurance systems and kiss them up to the government.

Besides, doctors would be making less money, for starters, which could lead a troublesome lack of attentive patient care. Patients, too, could not have as much control over their own medical situations as they do now.

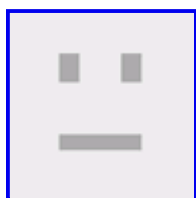
Obama must concede that in some socialized health care societies patients wait six months to get the proper care. Often, that is when patients go to private American physicians because they are not getting what they need.


Many theories sound good on paper, but their practice may be self-defeating. For every issue, there is a balance: the public option does give everyone the ability to be covered, but it would inevitably produce increased taxes. And the idea could produce negative byproducts which would preclude developing a sound system upon which future generations may grow.

With Obama remaining flexible in forging a bipartisan approach to the issue, the Administration should think about long-term effects instead of short-term gains. This way, true sustainable health care reform can be made.



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