

The Seattle Times

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Obama targets those likely hurt if health-care law is overturned

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Promote health savings account

Danny Westneat doesn't realize that the Patient Protection and Affordable Care Act will actually promote free-riding and cost-shifting. ["Health-care freedom can be costly," NWWednesday, March 29.]

The Cato Institute has determined that individuals could save up to \$3,000 a year and families of four could save as much as \$8,000 by dropping their health insurance, paying the penalty and waiting until they get sick to purchase coverage. Massachusetts reported a nearly fivefold increase in such free-riding after it's mandate took effect. Another aspect of this law that Westneat didn't address is what happens to people who do not pay the penalty.

The most responsible and cost-saving way to cover major medical needs for our citizens is the promotion of health savings accounts. Those policies are the only ones that provide the individual with the financial incentive to not overuse medical treatment and to live healthier lifestyles.

— *Bob Dorse, Seattle*