

Government health care is a bad idea

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By U.S. Rep. Mary Fallin

The health care debate has shifted to the Senate but your wallet is no less safe. As most Oklahomans know, the various big government health care bills being pushed by the Obama administration and the liberals in Congress include mandates that everyone buy insurance, penalties if you don't and massive new spending and taxes.

Proponents of those bills have claimed they won't be as costly as much as some Americans fear. They even claim these proposals will "save" money in the long-run. That is simply not true and deceptive for at least two reasons.

First, both the House and Senate bills call for new taxes, which we would pay years before anyone could even access government health care. The so-called "reforms" — the new programs and big spending schemes- don't kick into high gear until 2012 or 2013. In this way, the Administration's first-decade cost estimates are misleadingly low because the government is collecting new taxes without dispersing health care.

The important cost estimate to consider is the out-year estimate, which projects the costs incurred by the federal government beyond the first ten years of the bill's enactment. Since both bills effectively mandate a near-total federal takeover of our health insurance system, they create a massive new entitlement program. Most Americans know the history of such programs — they grow far beyond initial estimates.

A good example is Medicare, created in 1965 and estimated to cost \$12 billion by 1990. The actual cost of Medicare in 1990 was \$100 billion!

Today, annual Medicare outlays are approaching \$500 billion. Out-year projections reveal the program faces an unfunded deficit of \$34 trillion for the next 75 years. That is a huge increase over the initial promises and estimates.

As Ronald Reagan used to say, the nearest thing to eternal life on this earth is a federal program. Unfortunately, Medicare is not the only entitlement program that has grown, unrestrained, on the taxpayer's dime. The Cato Institute lists some instructive examples of how initial estimates of what government programs will cost are almost always wrong:

The 1996 farm bill was projected to cost \$47 billion. It wound up spending \$118 billion of your money.

In Boston the "Big Dig" subway project was supposed to cost \$2.6 billion. At last report it had spent \$14.6 billion.

Beware of those who promise that a new program will "only cost X dollars." They are almost always drastically underestimating the eventual cost

Does that mean we should end Medicare? Of course not. What we should do is make legitimate reforms that control its costs (at least \$35 billion in annual outlays is due to fraud) before we set out to create another massive entitlement program.

Sadly, the health care bills now in Congress would cut Medicare to help fund the new programs, while other unrelated legislation would restore those costs. That's a budgetary shell game we cannot afford.

When government promises you something for nothing, or even for a lot less than the real figure, keep your hand firmly on your wallet. That's where we stand as the health care debate moves ahead in Washington. I will continue looking out for your wallet.

(Mary Fallin, Republican, is Oklahoma's Fifth District Congressional representative, which includes the Edmond area.)