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# Healthcare's John Galt

#### by Christine Nikol

After Obama won the 2008 election, copies of Ayn Rand's *Atlas Shrugged* were flying off the shelves even faster than usual. It seems readers saw something familiar in the President's proposed state-centred policies and the novel's dystopian vision of America – an America where wishful thinking had run the country into the ground. Bookstores across the country capitalized on this and asked Rand's iconic question "Who is John Galt?" on their book displays.



In the novel, the hero Galt and his followers retreat to a hideaway where they wait for society to collapse. But in America, regular citizens have organised in masses against Obama's vision of socialized medicine, and they've embraced their own John Galt – a Texan scholar-activist named John Goodman. Known to many as the inventor of Health Savings Accounts (HSAs) and a key figure in defeating Hillarycare in the 90's, Goodman has become the intellectual heavyweight of Obamacare's opponents and his arguments are increasingly embraced by the new "Repeal and Replace" movement.

According to Goodman, the real problems with the bill are only just starting to emerge. As soon it was set to pass, Caterpillar <u>announced</u> the bill would cost them \$100 million in its first year alone. And Verizon told its employees their costs would go up almost immediately because of the 40% excise tax the bill puts on the kind of high-end plans the telco giant provides. But looking ahead it's clear to Goodman that the legislation's inverted incentives would result in much more than changes to the healthcare system and the company costs but that the impact on the economy would be disastrous: labor dislocation, hiring freezes, economic assaults on lower paid workers, and spikes in unemployment.

In a "the health alerts" email Goodman listed last week the troubles ahead for the economy and for Obamacare advocates:

1. People will be required to buy a product whose price will be rising at twice the rate of growth of their

incomes and they will be barred from doing many of the things needed to control these costs.

- A bizarre system of subsidies will profoundly disrupt the labor market, leading to massive layoffs, contracting and outsourcing.
- 3. A health insurance exchange will give health plans incentives to attract the healthy and avoid the sick; and after enrolment, to over-provide to the healthy and under-provide to the sick.
- 4. A weakly enforced individual mandate will give people incentives to game the system remaining uninsured while healthy and obtaining insurance only after they get sick; choosing limited-benefit plans while healthy and scaling up to richer plans after they get sick.

#### TAKING IT TO THE CROWDS

As opposition to Obamacare intensifies in anticipation of the mid-term elections, and the movement to "Repeal and Replace" grows, Goodman will continue to deploy the tactics that brought him to the forefront of the legislative struggle. When opposition began to build with the tea party demonstrations last summer, Goodman gave the movement intellectual heft and a media high point. Teaming up his <a href="https://doi.org/10.10/10.

"Combining new media with talk radio- it's never been done before" says Goodman, "it was the largest online petition ever delivered to Congress". According to Lee Habeeb, Salem Radio's network director and a leading talk radio producer, "What John is great at is taking big ideas and making them understood", and it's making the public understand the bill that was his goal from the start. Habeeb explained that they had seen the healthcare bill coming early on – "I knew Barack Obama was serious. John Goodman knew he was serious... we knew what they were going to do and we knew who 'they' were. We knew what the agenda would be." So they took it to the airwaves: "we really worked to deconstruct the numbers before they hit us so that people would be armed for when the swing came".

As the fight reached the breaking point, the NCPA and Salem radio also launched their "million email" campaign, getting over 1 million citizens from all 50 states to send emails against the bill to their Congressmen. To Habeeb, the bill was "a catalyst… healthcare was an over-reach, this is a call to arms" — and Goodman provided the arms.

One of the reasons Goodman has been so effective at rallying people to oppose the healthcare bill is that aside from being an academic armed with facts and numbers, he's also engaged the public in media-savvy ways. His blog on the NCPA website went from 48th to 8th as the debate heated up. After Paul Krugman took a joking comment on his blog seriously and attacked him in the *New York Times*, Goodman installed a "satire button" for Krugman and any other sombre critics. He wanted readers to make it clear when they were mocking the situation, underscoring how much of a minefield the healthcare debate has become.



Dr. John Goodman, "Father of the HSAs"

#### GOING TO CORE AGRUMENTS

But although he embraces a media culture that many academics avoid, Goodman doesn't just go for the quick hit: he takes the time to go to the opposition's core arguments. He took on Michael Moore's *Sicko* movie in 2007 with rigor, breaking it down piece by piece, dispelling typical healthcare myths by offering facts on foreign government's healthcare that Moore had ignored. Myths like the notion that people abroad are able to obtain better healthcare because their country calls healthcare a "right": but talking about healthcare as a fundamental "right" in theory doesn't translate into results in practice – waiting times abroad are staggeringly long. In Britain, about 1 million are waiting to be admitted to hospitals at any one time. And as for Cuba, Goodman dryly pointed out that Marxist abstraction about a "right to care" doesn't come with a "right to an MRI or heart surgery."

Then, there's the myth that nationalized healthcare is better, because people in some countries with state-run systems are healthier. Advocates of a government takeover of medicine often argue that life expectancy is higher and infant mortality lower where healthcare is state-run and that therefore national systems are better. Such comparisons, Goodman says, are misleading for three reasons. First, comparing European countries that are homogeneous and the US that is a heterogeneous nation with high and lows in incomes and social conditions — is to compare unlike things. Compare a European country with parts of the US that are similar, however, Sweden to Minnesota, and the numbers are similar. Second, life expectancy and infant mortality are affected by lifestyle choices like diet, exercise, and alcohol far more than health care delivery, so whether healthcare is staterun or private is a secondary issue. Third, any comparison of survival rates for diseases where health care assistance can make the difference like cancer, diabetes and hypertension shows the US system simply walking away with the honors.

He also challenged the notion of more "fairness" in nationalized systems, pointing out that in state-run systems healthcare costs are redirected away from those who need it most because of political incentives. People often say that foreign healthcare is more "fair" because healthcare costs are spread more evenly abroad – but healthcare costs should be allocated disproportionately: by going to the sick, who need it most. In America, only 4% of people consume half of health care costs, which is actually the way it should be: the truly sick get the attention, that's what health care systems are for. In state run systems, however, politicians have an electoral incentive to spread money across their voters – and away from the very sick, who are a minority, and who often cannot vote. In making the point that government run-systems are politicized and that the money goes where the votes are, he notes that the real victims in state run systems are the very people politicians claim they are trying to help – the poor, the elderly and those who live in rural areas.

#### NUMBERS, WORDS AND ACTION

But even when opposing people like Moore, Goodman stays away from the kind of firebrand rhetoric that often surrounds healthcare—which may be why he's gone under the radar of major media outlets. According to former Delaware governor Pete Dupont, "Dr. Goodman doesn't enrage people [...] They might not agree, but they listen. When he's done, people with either say, "That's right' or 'That's interesting, and I'll think about it." He attracts both libertarian and traditional conservatives, but he approaches people of all political folds, doing Congressional briefings for everyone willing to listen. He does this based on arguments grounded in research and numbers, including some that have not yet been really picked up by the opposition.

So "Who is John Goodman?" A telegenic Texan academic, he started his career defending market-based economics at Columbia. He went on to teach as a fellow at Sarah Lawrence, Dartmouth and Stanford, and after investigating the British health care system wrote Patient Power in 1992. Published by the CATO institute, the book laid out how to reform America's healthcare and sold over 300,000 copies; a bestseller for a policy book. A few years later, he took his ideas to the political table: along with Bill Kristol and then Texas Senator Phil Gramm, Goodman led the fight against Hillarycare. Together, they took on Clinton's proposal to force all employers to provide health insurance controlled by a gatekeeper- the HMOs. They succeeded.

Goodman then became what the *Wall Street Journal* calls "the father of HSAs." Working from his think tank Goodman developed Health Savings Accounts in the early 2000s. Today, almost 9 million Americans benefit from HSA's: they're accounts in which taxpayers can accumulate money free of federal taxes to pay for expenses not covered by their insurance. Until Goodman developed HSAs, deposits to these kind of savings accounts by employers or employees were taxed just like wage income.

But getting HSA's implemented wasn't easy: at first, Congress found them so controversial that Senator Ted Kennedy fought to repeal them. But now, 70% of users want HSAs to expand. In a *Wall Street Journal* op-ed this March, Indiana Governor Mitch Daniels showed the game-changing potential of HSAs when he <u>wrote</u> how the accounts kept patients satisfied and helped both the people enrolled and the state save money. Among Indiana state workers, 70% chose to enroll in HSA's introduced by Daniels and only 3% switched back. By the end of 2010, those enrolled will have saved more than \$8 million compared to their peers belonging to regular PPOs, and the state's costs will go down 11% due to HSAs alone.

But it's not because patients are forgoing necessary treatment or preventative care: a review by independent healthcare experts at Mercer Consulting found no evidence of this- rather, patients were now making smarter choices like choosing generic drugs over brand-named ones and eliminating unnecessary expenditures. Thanks to Goodman's idea, people were making better healthcare choices because they felt they were spending their own money.

# BREAKING IT DOWN

The reasons for Goodman's belief that the fallout over Obamacare is just beginning lie in his breakdown of his recent "health alert." According to Goodman, the most potent arguments against the bill for the public is the dramatic impact on peoples' wallets. "The bill that's passed will require all non-elderly people to buy insurance plans with costs that will grow at twice the rate of their income" he explains. And above all, there's the impact on jobs. One of the strangest effects of the bill is the irresistible pressure it creates for employers to avoid providing

health insurance, despite the penalties it puts in place. Goodman explains that for \$30,000 a year employees who receive employer health insurance, the federal government ends up providing a subsidy of around \$2,300. But employees who are not receiving health insurance from their employers and are required to obtain it on the new health insurance exchange created by the bill, the government ends up providing a federal subsidy of up to \$19,400 – what Goodman calls "an enormous federal government gift to the employer and the employee". For employers who do not provide insurance, the penalty is lower than this "gift", so they have an incentive to avoid giving insurance. And since the state is footing the bill for the insurance, these employers can raise their employees' wages by the amount they would have spent on insurance (minus whatever penalties they pay). What then happens to employer health insurance? It disappears for \$30,000 a year employees, who all have an incentive to migrate to the exchange. Who pays this soaring bill? The taxpayer.

But there's more: take an employer of many uninsured \$30,000 a year employees. He now has to either offer all his employees insurance, or else have them all go to the exchange and pay the fine for not providing insurance: in both cases, his labor costs either rise dramatically – which means he has to fire workers to cover these costs, or else, he must absorb these costs by cutting wages. They can also just outsource the jobs. However you look at it, the bill will end up causing serious unemployment and huge shifts in the labor market.

To be clear: Goodman does not support the previous status quo either. The system before the bill discriminated against individuals by giving major tax breaks to businesses providing health insurance, without providing equivalent tax breaks to people saving their own funds. This model is designed for a different age — a time when most employees spent their working lifetimes with one company. But Goodman points out that today, one-third of workers are outside the workplace and would do better if they could manage their own healthcare expenditures in a competitive market. Instead, not only are they taxed, but they're unable to take or buy their insurance across state lines. Yet the current bill is worse: "The cost will go up compared to what it was and the quality will decrease compared to what it was" he says, "even though we insure an additional 23 million, access to care may not improve at all. There's not a single dollar in this bill that's allocated to new doctors or to build hospitals. There's nothing to increase the supply of care to meet the needs of the 23 million newly insured". It will be just like Massachusetts, he says: "they cut in half the number of uninsured... but they had a huge problem finding doctors. In Boston you have to wait twice as long, and just as many people go to the ERs as before". More insurance doesn't mean more care, unless there are also more doctors and hospitals.

## WHAT'S NEXT?

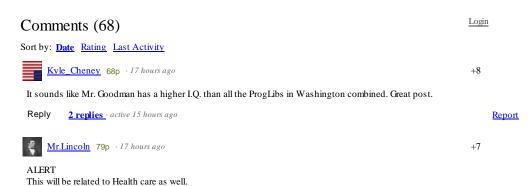
So what can regular citizens do? First, Goodman says citizens should act through the ballot box: "if you have someone representing you and they totally ignore what you think" he says, talking about how Pelosi forced Democrats to vote for the bill, "I hope they punish the people who voted for this".

But then, there will be real reforms needed to create a good healthcare reform bill: in an op-ed with Newt Gingrich in the *Wall Street Journal* last month, Goodman explained just a few of the ten key reforms that would make what he considers a very good bill. They include making sure people can buy insurance across state lines, allowing providers to create special insurance packages to meet the needs of the chronically ill, and provisions to help individuals save for when their health status changes and they need to switch plans. "If Republicans want to govern, they can't be a party of 'No'" he says, "they'll have to change the bill in fundamental ways." Lee Habeeb agrees: "they won" he says of the House vote – "it's time to stop protesting about the process take back Congress and reunite on the legislation." Healthcare's John Galt isn't about to retreat.



Tags: government health care, health care, Health Savings Accounts, individual mandate, insurance mandate, john goodman, ObamaCare, public option

Posted Apr 27th 2010 at 5:31 pm in Healthcare | Comments (68)



## » Healthcare's John Galt - Big Govern...

Just received email from National Association for Gun Rights (<a href="www.nationalgunrights.org">www.nationalgunrights.org</a>) Hilary Clinton "just announced the Obama Administration would be working hand in glove with the UN to pass a new "Small Arms Treaty."

Disguised as legislation to help in the fight against "terrorism," "insurgency" and "international crime syndicates," the UN Small Arms Treaty is nothing more than a massive, GLOBAL gun control scheme.

Ultimately, the UN's Small Arms Treaty is designed to register, ban and CONFISCATE firearms owned by private citizens like YOU

God Bless America

Reply <u>9 replies</u> · active 1 hour ago

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StanH 112p · 17 hours ago

+8

Great read, and illustrates in detail the many problems coming our way via Barrycare. Keep up the good work... "Repeal & Replace!"

Reply Reply



kong · 17 hours ago

+4

Who isn't going John Galt these days? There's nothing but bad news on the Horizon as far as the eye can see unless there is change in Washington. I can see November from Galt's Gulch.

Reply 1 reply - active 12 hours ago



Kit 99p · 16 hours ago

+5

You can bet your sweet arse that there will be a LOT of companies going Galt once all of this is said and done.

If anyone is interested in watching the connection between, cap and tax, obama, Al Gore and Goldman Sachs then follow this link for the Beck Vids. Astounding to say the least. http://www.boomfox.com/forum/showthread.php?tid=4...

Reply 4 replies - active 6 hours ago

Report



Mr.Lincoln 79p · 16 hours ago

+6

Restore the Republic plain and simple.

 $\underline{http://www.youtube.com/watch?v=\!AP\text{-}IM7maxbI\&fe..}$ 

God Bless America

Reply Report



kasteer 89p · 16 hours ago

+6

Come on NOVEMBER! Vote'em OUT, then Repeal!!!!!

Reply <u>4 replies</u> · active 3 hours ago

Report



Joshua Gould · 16 hours ago

+2

Let me just start by saying that I think my HSA is great! Insurance is for catastrophic coverage and that is what a HSA provides. I see no point in risk pooling the cost of gauze and tongue depressors.

The one thing that I can see that is wrong with an HSA is the potential for a double whammy. If your policy year ends in December and you get a bad illness or injury that spans from December to January you could end up having to pay your copay twice. This can devestate some due to cost or can completely wipe out the persons HSA. I think it would be wise to seperate the coverage period from the policy renewal date. The coverage period should begin on the date of the first incident in which you make a claim. This would decrease the frequency of being double hit and if planned properly the problem can be completely avoided.

I see a lot of potential in the HSA but the plans have to be more capable of long term savings. We should be working towards a model where a person can enter into the saving plan at an early age so they can build savings over their lifetime and will be able to subsidize or forego medicare in the future.

Reply <u>1 reply</u> · active 15 hours ago

Report



Stan522 · 16 hours ago

+4

Here is why a medical savings account approach versus "Health Insurance" is a better idea. With insurance, those covered are insulated from knowing the true cost. It would be like if you had Food Insurance—you'd order steak and a nice Cabernet every night, because someone else was paying for it. With a health savings account, you, the consumer, can shop for what

## » Healthcare's John Galt - Big Govern...

is most beneficial. In addition, those "selling" health services, would actually have to cater to their customer better. This equates to better customer service AND a true competitive environment. Just making insurance companies compete more fairly is not the answer. In addition, if government comes up with their "single payer plan", it will drive private insurance out of business. Who else can sell something at a loss for extended periods of time besides government—it's OTHER PEOPLES MONEY!

We are a compassionate nation. For those who are truly poor, or disparate, we can come up with a much smaller plan to get them covered until they can afford it. Then change insurance plans from covering every doctor visit to a catastrophic care plan. This will take care of politicians parading poor destitute families in front of the camera trying to persuade America to buy into their government controlled plan. Unfortunately, obama does not want this because he and other politicians can't control us with this common sense plan. Hence, they gave us the health care debacle instead.

Reply



SunshineConnie 88p · 16 hours ago

+6

This is just all part of their plan to enslave us as most of the other nations have been already. I quit suckling on my Mothers breast at about 1 year and will be damned if I want the governments vile teat stuffed in my face now!

Reply 17 replies - active 11 hours ago Report



Stan522 · 16 hours ago

+2

Here is why a medical savings account approach versus Health Insurance is a better idea. With insurance, those covered are insulated from knowing the true cost. It would be like if you had Food Insurance—youd order steak and a nice Cabernet every night, because someone else was paying for it. With a health savings account, you, the consumer, can shop for what is most beneficial. In addition, those selling health services, would actually have to cater to their customer better. This equates to better customer service AND a true competitive environment. Just making insurance companies compete more fairly is not the answer. In addition, if government comes up with their "single payer plan", it will drive private insurance out of business. Who else can sell something at a loss for extended periods of time besides government—it's OTHER PEOPLES MONEY!

Reply



Randy · 16 hours ago

-7

You are the hottest woman here by far! :-)

Reply



Mr.Lincoln 79p · 16 hours ago

+3

The United Nations and Secretary of State Hillary Clinton are moving forward with their plan to confiscate your guns.

The United States joined 152 other countries in support of the Arms Trade Treaty Resolution, which establishes the dates for the 2012 UN conference intended to attack American sovereignty by stripping Americans of the right to keep and bear

Working groups of anti-gun countries will begin scripting language for the conference this year, creating a blueprint for other countries when they meet at the full conference.

The stakes couldn't be higher.

Former United Nation's ambassador John Bolton has cautioned gun owners about the Arms Trade Treaty and says the UN "is trying to act as though this is really just a treaty about international arms trade between nation states, but there's no doubt that the real agenda here is domestic firearms control."

Establishing the dates for the Arms Trade Treaty Conference is just the first step toward their plans for total gun confiscation.

The worldwide gun control mob will ensure the passage of an egregious, anti-gun treaty  $\ldots$ 

 $\ldots$  and that's where Secretary of State Hillary Clinton steps in .

Once the UN Gun Ban is passed by the General Assembly of the United Nations it must be ratified by each nation, including the United States.

As an arch enemy of gun owners, Clinton has pledged to push the U.S. Senate to ratify the treaty. She will push for passage of this outrageous treaty designed to register, ban and CONFISCATE firearms owned by private citizens like YOU.

Reply Report



Mr.Lincoln 79p · 16 hours ago

+2

Remember in November.

 $\underline{http://remembernovember.com/}$ 

Remember November so that we can return America to its founding principles of freedom, personal responsibility and economic liberty. We Remember November so we, our children, and grandchildren can live with the freedoms our founding fathers intended.

Reply Reply

Dau.of Patton's 3rd · 16 hours ago

+3

Just notified today that there will be a BIG meeting about our workplace insurance. This. will. not. be. good.news. I can only guess what a hit my checkbook is going to take. Thanks bHo for really bugging up our lives. Recall if you will, our last Christmas as these imps worked fiendishly through Holy nights to draft this malicious, manifold, Manifesto. And above all remember Senator Mary poo mouth Landrieu's utter glee at doublecrossing US for a few pieces of silver.

Reply Report



compone · 15 hours ago

+2

Dr John Goodman should be an inspiration to us all, that we CAN fix this mess the current Adm is creating. The brain-trust is with US, we foot-soldiers know what our job will be in this equation, and we are itching for Nov 2, 2010.

Also nice to hear of Lee, I remember him from when I listened to Laura Ingraham's radio program. Sounds like he continues to be engaged in the fray.

Reply Report



Bebopping · 14 hours ago

**⊥**3

11/02/10 Independence Day 2.0

Reply



Bus Prof 74p · 14 hours ago

+3

Very nice article! I teach HSAs in my entrepreneur classes and only about 2% of my students have previous knowledge. They think I am speaking craziness when I describe them. After they look up HSAs on mother Google, they come back to class and ask how the go about opening an HSA. They also tell their parents.

Reply

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[...] Read full story [...]



Helldigger 61p · 12 hours ago

+1

To suckle the teat stuffed in your face....

My tact is exactly that.

I am John Galt

I was terminated in 2009, along with all the other mid managers. The company downsized by 45% and then was gobbled up by its largest competitor. Poof gone..

I have a long way to being old enough to retire but....I am healthy and have no bills. I paid off my Mortgage and vehicles long ago and have absolutely no debt. I have money in the bank, I own gold and silver and have retirement fully funded. I can retire now if I choose to.

I am capable and hold desirable skill sets that make employers seek me out. But I am not going back to work just yet.

I am playing the game. I am getting unemployment and will suck it dry. Uncle Sam is paying 65% of my Cobra costs making insurance actually affordable for a change. I got a massive tax break. I will not make enough on unemployment to break the poverty level so I will pay absolutely no income taxes for 2010 which tickles me pink.

I refuse to start a business or purchase anything that would flow taxes to the feds.

I refuse to work at a job that requires taxes be withheld and paid to the feds.

 $I\,am\,now\,gaming\,the\,system\,and\,will\,continue\,to\,do\,so\,until\,Obama\,is\,gone\,and\,a\,fair\,system\,of\,taxes\,is\,enacted.$ 

I am John Galt

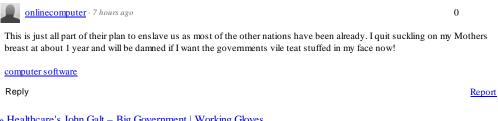
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# by Rep. Eric Cantor (R-VA)

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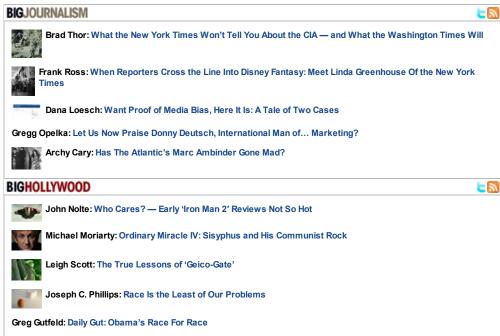








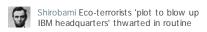






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