

Should Americans Be Forced to Get Health Care?

Posted by **Brian Montopoli**



(CBS/AP/iStockPhoto)

On Wednesday, the chairman of the Senate Finance Committee, Democrat Max Baucus of Montana, [unveiled his long-awaited health care reform bill](#).

Like virtually all other proposals, Baucus' bill requires that Americans get health insurance. It also penalizes those who do not, to the tune of up to \$3,800 for a family of four. (Those who cannot afford insurance are eligible for subsidies or government programs such as Medicaid.) This so-called "individual mandate," as President Obama has noted, would make health insurance more like car insurance – something that you legally must have, not something that you can decide whether or not to opt into.

That argument isn't sitting well with people like Tim Phillips of Americans for Prosperity, who told MSNBC's Chris Matthews last month that the

government shouldn't be forcing health insurance on Americans.

"When you have health care, that's a choice that impacts yourself," [he said](#). "Drivers' insurance impacts other drivers you may have accidents with."

That's not exactly true – Americans shoulder much of the cost when their uninsured countrymen visit emergency rooms, after all. But the argument that the government is going too far is being made by libertarians like Michael D. Tanner, senior fellow at the Cato Institute, who in an interview characterized the individual mandate as "a significant intrusion in individual liberty and decision making."

The government, he said, is effectively "requiring individuals to buy a specific product simply by virtue of being a citizen." He said the health care mandate differs from something like auto insurance because driving is a privilege.

The health care industry strongly backs the mandate, and not just because it potentially means millions of new customers. The industry worries that once they can no longer reject health insurance applicants with preexisting conditions, people will, in the absence of a mandate, simply wait until they get sick to get insurance.

Or, as the New America Foundation's Len Nichols told National Public Radio: "You can't require insurers to take all comers, which is the fundamental lynchpin of insurance reform, unless everybody comes."

Many of those who presently don't come are young people, many of whom [bet on their good health](#) rather than purchase expensive health insurance policies. While health care reform would mean more access to inexpensive coverage, the mandate would take away their option and mean they are forced to effectively subsidize care for older Americans.

In an effort to convince young people that's a worthwhile trade-off, the president on Thursday [told college students](#) that those among them without insurance "live one accident or one illness away from bankruptcy."

And while most Americans surely feel that's an unacceptable level of risk, Cato's Tanner says going without insurance should still be their choice to make.

"There are lots of things that people do that aren't very smart," he said. "We should all eat better and exercise more, but that doesn't mean we should be doing morning exercises out in the square like they do in North Korea. Freedom sometimes means the freedom to be stupid."

Do you agree? Share your thoughts below.

