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Healthcare, Deficits, & Durbin

[Sam Pierce](#) 10 October 2009 No Comment

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by *Sam Pierce*

Mad Max Baucus, the healthcare reform Road Warrior, received a favor from the CBO and now appears to be set to Rahm the bill through. Who doubts that Rahm the erstwhile ballerina twisted a few arms after the CBO originally declined to play Obamaball? By the way, if you are inclined to read "the bill" that isn't a bill when there are criticisms of it, you can read the text "[Chairman's Mark - America's Healthy Future Act of 2009](#)". Give a pile of dung a positive sounding title and you are more likely to sell it.

How does the CBO come up with the assertion that the non-bill, bill will not add to the deficit? Well it seems that a little meeting at The White House can go a long way toward giving people a rosy outlook on the future. A little tutu tug by the dead fish sending ballerina/chief of staff and even those tasked with analyzing likely costs can see things in a whole new light.

The CBO now sees that if Obama is followed without question, anything is possible. We can maintain required hydration and never need a rainy day. We can drive endless miles and never incur a need for maintenance. We can make wishes and expect they will come true. We can assume that employers will continue to provide health insurance benefits despite the incentives to discontinue the practice.

Shawn Tully of [Fortune at CNNMoney.com](#) shares:

Now that the Congressional Budget Office has concluded that the health-care bill proposed by Sen. Max Baucus will shrink the federal deficit over the next ten years, its champions are heralding the legislation as a model of fiscal responsibility.

But the CBO's comforting analysis relies on a big assumption that's highly questionable, an assumption that virtually no one on either side of the debate -- politicians, pundits, even economists -- is even challenging.

The assumption is that America's employers will keep providing coverage for their workers. But, in fact, the Baucus bill severely undermines the employer rationale for offering insurance. Economist Michael Tanner of the conservative Cato Institute points out two main reasons.

First, the Baucus bill would substantially increase the costs of coverage, for example by requiring rich benefits packages and coverage for Americans with pre-existing conditions at far less than their actual expense. At some point, employers will decide that the appeal of offering insurance as a tool for recruiting and retaining employees no longer compensates for its soaring cost.

Second, the bill is based on perverse incentives that no one is even discussing. The subsidies it offers to citizens are so rich that if companies were to drop their plans, the majority of workers would get the same lavish coverage, and extra cash in their paychecks to boot. "Those two factors will change the equilibrium," says Tanner. "With the

government providing huge credits, employers will feel a lot less guilty about dumping their plans."

I can't help but recall the very apt analogy offered by [Andrew Wilkow](#) regarding the pre-existing condition coverage without limitations. Is it reasonable to expect a car insurance company to insure a vehicle that has just been in an accident, with the understanding that the new insurance covers the accident?

Are there really people, I mean adults, who believe that there can be a limitless amount of resources given to treat certain patients (particularly those with behavior related ailments) and there won't be corresponding increases in costs or decrease in available resources for others? Perhaps when the Obamacare hits the fan, the government can just start banning lifestyle choices it deems to be unhealthy. How does that sound, libs? I know some of you would lap it up, thinking the government should protect us from our harmful choices. Have you considered though, Mr. Lefty, the possibility that homosexual activity between two men might fall into that category? GASP! Of course the government can tell its citizens what to eat, what to drive, and what to use in the construction of their homes... but to limit anal penetration to save on healthcare costs would violate "equal protection"!

Although many Senators are hopeless, like our own Dick Durbin, it might help if they received a larger quantity of letters from concerned citizens who are armed with common sense. At the risk of being labeled by "moderates" as a single issue ideologue I am sharing a letter to Durbin by Sally Henson (she mentions the "a" word.)

October 7, 2009

Senator Durbin,

Although the plan you and others in office are offering does not "mandate" covering abortions, it will take tax payer money to pay for abortions. This is not acceptable. Abortion is seen in Washington D.C. as a "choice". And you are right, it is a choice. A woman can choose to murder a baby inside her womb, but that baby has no choice to choose his/her mother and he/she is not offered the choice to live or die. Someone else is making that choice for them. Using the term Fetus, does not change the fact that baby is living and growing. We should stand up for those who cannot stand up for themselves. We should protect those who cannot protect themselves.

This is not the only problem I and many friends and family have with the Health Care Reform that is being promoted from congress and the President. A large part of what is being called "Reform" is not what we consider reform. It is a takeover. We DO NOT want a government run, operated, overseen, implemented health care. We want reform of the existing health care. Health Care is not a right. That being said, I do want every American citizen to have access to health care. And they do. I do not know of one person who has been denied health care. There are some who cannot afford Health Insurance, but Medicaid and Medicare take care of those people. My husband and I both get insurance through our employers. We pay a portion of the premium. And it provides good coverage. We pay out of pocket for our 2 small children's health insurance. Our income is low to middle class, and we can afford it. We don't go out and blow money every week, and sometimes we have to work extra for extra bills that come up. There are all sorts of coverage's available out there. What we want is to work on REFORMING the lawsuits so that the doctors can charge less. That will also lead to Doctors not running a particular test, etc. for "insurance" purposes when it is not necessary. They have to cover themselves for Mal-Practice reasons. If you get referred to another doctor, they require their own testing, even if you just had the same test done by the referring doctor. This will cut down on insurance costs and cut down on premium costs. Illinois doesn't allow outside insurance companies to offer insurance in state residents, unless they locate an office here. Why does that matter? Wouldn't this also help on the competitiveness between insurance companies? Illinois doesn't have a cap on the premium amount quoted and amount actually billed. Many states have a % they have to fall within. There may be other states like this as well. That's like ordering a meal with the prices listed on the menu, and then your bill ends up being 200% more because you live in a state that says they can do that.

Let's improve what we have. Keep the government from intruding more into the lives of Americans, even if, Senator, you think you know better. We, the people, expect the Congress to purchase their own health insurance, not the insurance that is currently available to you for yearly fee that the taxpayers pick up the other cost on. Let's save that for our military. You, congress, are supposed to be a public servant to the people, not think yourselves above the people.

Sincerely,

Ms. Sally Henson

We really do seem to be at or near a tipping point in this country. This is why I think we need a "Party of NO" or a "Party of HELL NO!" The argument for liberal plans that the other side "has no plan" might be partially true in some cases. It is also true, in some cases, that to have a "plan" would violate the liberty that our Constitution is intended to protect. This is key! We do not always need to offer a "plan" as there are things in which our government has no business meddling.

Less government intervention and less influence by typical Democrat donors sounds like a good healthcare "plan" to me.

Cross-posted from "[The Immoderate Blog](#)"