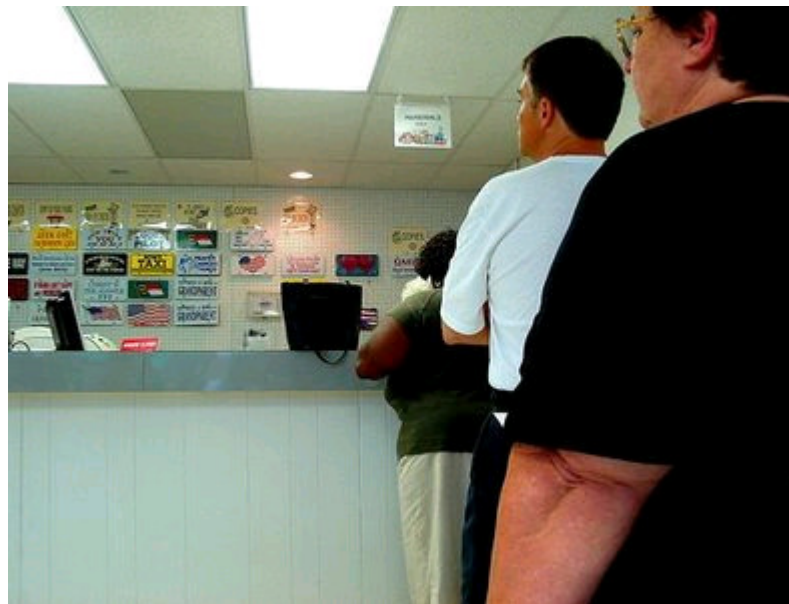


TUESDAY, MAY 26, 2009

Problems With Universal Health Care Plan



If you like the DMV, you'll love Universal Healthcare. Photo by Charlie Reece (CC)

Michael D. Tanner, a Senior Fellow at the Cato Institute, has published some good criticisms recently of the health care policies taking shape in Washington. Take for instance [his piece](#) last Thursday over at the National Review, which begins:

"Drip by painful drip, the details of the Democratic health-care-reform plan have been leaking out. And from what we can see so far, it looks like bad news for American taxpayers, health-care providers, and, most important, patients...

The net result would be an unprecedented level of government control over one-sixth of the U.S. economy, and over some of the most important, personal, and private decisions in Americans' lives."

He proceeds to outline seven major areas of change that will stomp out individual liberty and distort the operation and ability of the marketplace to bring us the best quality at the lowest prices. Here is [his brief summary](#) of the Obamacare to come at Cato's website along with my headings and commentary in bold:

- **Hurting Small Businesses:** "At a time of rising unemployment, the government would raise the cost of hiring workers by requiring employers to provide health insurance to their workers or pay a fee (tax) to subsidize government coverage." *-Seriously, this is in effect, a war on small*

business.

- **Restricting Your Right To Choose:** "Every American would be required to buy an insurance policy that meets certain government requirements. Even individuals who are currently insured — and happy with their insurance — will have to switch to insurance that meets the government's definition of "acceptable insurance." ***-Obama apparently doesn't believe every woman has the right to choose what she thinks is best for her own body.***
- **Creating An Insurance Monopoly:** "A government-run plan similar to Medicare would be set up in competition with private insurance, with people able to choose either private insurance or the taxpayer-subsidized public plan. Subsidies and cost-shifting would encourage Americans to shift to the government plan." ***-Monopolies are universally reviled, unless they're government monopolies. I'm weird: I prefer a high market share that results from great quality and pricing, rather than the use of legislative force.***
- **Dictating Medical Practices:** "The government would undertake comparative-effectiveness research and cost-effectiveness research, and use the results of that research to impose practice guidelines on providers — initially, in government programs such as Medicare and Medicaid, but possibly eventually extending such rationing to private insurance plans." ***-Let's just call this what it is. Socialized medicine doesn't quite paint a clear enough picture. This is what Fascist medicine looks like.***
- **Enacting Strangling Regulations:** "Private insurance would face a host of new regulations, including a requirement to insure all applicants and a prohibition on pricing premiums on the basis of risk." ***-This doesn't even make sense! Force businesses to assume risk and then prevent them from pricing that risk accordingly? That's what we did to banking institutions, causing the housing crisis.***
- **Expanding Government:** "Subsidies would be available to help middle-income people purchase insurance, while government programs such as Medicare and Medicaid would be expanded." ***-Bureaucrasaurus just getting bigger and bigger.***
- **Violating Your Privacy:** "Finally the government would

violating your privacy. Finally, the government would subsidize and manage the development of a national system of electronic medical records." -I doubt you'll be given the choice to opt out. This part really makes me ill.