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# Redistributing Health Care Costs

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Posted in [Healthcare](#) by [Charlotte Hays](#)



Let's say you eat a healthy diet, exercise, and refrain from nicotine and excessive drinking. Well, have the Democrats on the Hill got a deal for you!

You get to pay higher premiums! This is the essence of how health care "reform" will affect the healthy. As Alan Reynolds, a fellow at the Cato Institute, explains:

*All the leading proposals involve massive redistribution from people with healthy lifestyles to those who take more risks. As the Congressional Budget Office explained, "Premiums in the new insurance exchanges would tend to be higher than the average premiums in the current-law individual market... because the new policies would have to cover pre-existing medical conditions and could not deny coverage to people with high expected costs for health care."*

*That is, because the politicians want people who've already fallen ill to be able to buy insurance at the same rates as the healthy, rates would rise for everyone who has insurance now. That's why the bills would all force healthy people to buy this overpriced insurance, under threat of fines or prison.*

The administration may come up with lots of reasons why current proposals will save money—e.g., vast savings will be reaped from painless cuts in Medicare—but basically, it's going to cost you a bundle. Reynolds concludes:

*These grandiose redistribution schemes are grounded in lethal economics and suicidal politics. Because bad ideas are hard to sell, politicians and journalists have been peddling health redistribution with the rhetorical and statistical equivalent of waste, fraud and abuse.*

Michael Barone also had a Saturday piece on the health care reform for which nobody wants to pay. But does the public's reluctance mean the Democrats will fail? Not necessarily. Barone wrote:

*Democratic leaders may still have the votes to jam something through. In which case it could, as the Atlantic's Megan McArdle predicts, "spin out of control and eat a gigantic hole in the deficit." Who's going to pay for that?*

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