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Aug. 22, 2009

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EDITORIAL: Health insurance 'reform'

A key contention of President Obama and congressional sponsors of health insurance "reform" is that a health insurance "exchange" -- allowing consumers to choose between private health plans with premiums artificially jacked up by government mandates, and a government program with artificially low premiums -- would increase competition.

In fact, the new government program "would literally oust millions of Americans from their current health plans and threaten their relationships with their doctors, as employers choose to drop their current employee health plans and as private health plans close down," reports Michael Cannon in an Aug. 6 Cato Institute paper titled "Fannie Med? Why a 'Public Option' Is Hazardous to Your Health."

A Lewin Group analysis estimates that if Congress used Medicare's price controls and opened the new program to everyone, it could pull 120 million Americans out of private insurance -- more than half of the private market. And what's more, "Many of those millions would be involuntarily ousted from their current health plans," Mr. Cannon reports.

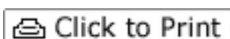
Wow. Just as all those fearful citizens showing up to express their concerns at this summer's "town hall" meetings -- dismissed by congressional leaders as racists, hate-mongers and worse -- have been saying.

If Congress wants to make health care more efficient and increase competition, there are better options, Mr. Cannon suggests. Congress should convert Medicare into a program that gives seniors a voucher and frees them to purchase any health plan on the market.

Large health savings accounts would give workers the thousands of dollars of their earnings that employers currently control, and likewise free workers to purchase any health plan on the market. Finally, Congress should expand competition by prohibiting states from denying market entry to health plans and providers licensed by other states -- that is, by making clinician and health insurance licenses portable across state lines.

Such real reforms would reduce costs, increase innovation and reduce the number of uninsured -- without higher taxes or additional government spending. So why aren't they even on the table in Washington?

Perhaps because this isn't really about affordability, but rather about a vast new federal bureaucracy providing lucrative jobs for legions of unionized registered Democrats -- and even more importantly, about who gets to run your life.

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