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## Republican Health Care Reform

Submitted by Jon Henke on Wed, 09/09/2009 - 23:26

President Obama gave [a speech](#) tonight extolling the virtues of getting his way on health care reform, and paying for it by finally tracking down the Bigfoot of federal spending: Medicare Waste. Politicians have stalked it for decades on campaign trails, yet this elusive savings has never been captured by actual politicians. (Note: Perhaps "the Flying Dutchman of federal spending" would be a better metaphor; table it for now) [Cato @ Liberty has a good live-blog](#).

But let's skip a discussion of Democratic health care proposals for the moment. And let's skip the standard Republican proposals - inter-state health insurance markets, tort reform, ending the employer-based health insurance problem, etc.

**What health care reform proposals should Republicans consider?** I'll start with a couple:

- **Safety Net:** Eliminate Medicare/Medicaid and replace it with [Megan McArdle's](#) suggestion: "catastrophic federal insurance for those whose medical bills exceed 15-20% of gross income". The safety net would still be in place for everybody - stronger, even - but it would be more targeted on actual need and unpredictable, catastrophic health care bills. Plus, since insurance companies wouldn't have to worry about unpredictably escalating costs, health insurance should cost dramatically less.
- **Break up the Medical Cartels:** Absurdly restrictive licensing barriers to providing even rudimentary care make health care very, very expensive. Any parent can tell you children's ear infections are about as common as weekends. And they're about as hard to diagnose, too. Yet, instead of just picking up the amoxicillin over the counter and giving it to the crying child (20 minutes, tops), parents have to spend a very substantial portion of a day trying to see the doctor (and kids *never* have ear infections during regular doctor's hours) and getting a prescription filled. That's insane. It doesn't take a decade's worth of medical training to diagnose an ear infection. So let's have a more graduated licensing system, with vocational schools teaching the lower-level diagnostics and treatments. Let's expand the Physician's Assistant and Nurse Practitioner classifications (a good start), so that more people can provide more health care options (supply) at lower prices.

Your turn.

**Average:**

Your rating: None Average: 2.7 (3 votes)

### Comments

#### Safety net sounds good, but...

Submitted by Kordo on Thu, 09/10/2009 - 00:46.

...where does preventive care come in? I can get behind the idea of catastrophic care insurance, I can even envision an actual market for it that a sane insurance company might want to get into; but it seems kinda silly to wait until people are catastrophically sick, and THEN offer them subsidized insurance, no?

It makes sense, to me anyway, that if we're going to be paying for other people's health-care (which we are now anyway, as the President pointed out) why not get the best deal we can? Regular doctor visits, catching illnesses early, overall better health-care; these things strike me good ideas, and long-term cost savers.

This is a bit of a head-scratcher:

"since insurance companies wouldn't have to worry about unpredictably escalating costs, health insurance should cost dramatically less."

You've already proposed eliminating MediCare/MediCaid, so you have scores of millions of people who now have to get private insurance for everyday needs, prescriptions and so forth. I don't think "unpredictably escalating costs" are going to be the companies' major concern. I think it will be more "Holy crap, what are we gonna do with all this money?". Laws against recission/pre-existing condition denial would go some way towards combatting those ugly practices, but I've never yet found a law a clever room of lawyers couldn't run rings around.

I agree with you, in a general way, about the absurd state of the current medical licensing system, and the 50-state-patchwork that is insurance regulation in this country. I'm not an expert on the details, but I've had enough family members get sick to realize that the system we have now has more possibilities for abuse and foolishness than just about any organization since the Red Army. My only concern would be watching out for "de-regulation" that drops the regulations and keeps the abuses.

Train as many medical workers as you can, of every level. I live in Florida, and I can testify that it's a growth industry, and how. Good jobs that can't be outsourced ought to brighten any politician's day.

**Re: preventive care and everyday insurance**

Submitted by Bryan Pick on Thu, 09/10/2009 - 02:26.

...where does preventive care come in? I can get behind the idea of catastrophic care insurance, I can even envision an actual market for it that a sane insurance company might want to get into; but it seems kinda silly to wait until people are catastrophically sick, and THEN offer them subsidized insurance, no?

It makes it a lot easier to identify who needs help than to run everyone through a gauntlet of medical tests on the public dime. Some kinds of preventive care might save money already, but on average preventive care costs more than waiting for people to actually become sick and treating them then. Some preventive care might improve health outcomes, but false positives and unnecessary treatment can also be problematic, both for the patient's health and for the bottom line.

That may change over time, as medical tests and procedures get better, cheaper, and faster. But for right now, it's not a long-term saver.

You've already proposed eliminating MediCare/MediCaid, so you have scores of millions of people who now have to get private insurance for everyday needs, prescriptions and so forth.

The idea is that you don't "insure" against everyday needs. When you get a third party to pay for events that are some combination of low-cost, regular and predictable, that's *insulation*, not *insurance*. While it might sound like a good deal, it's not: the doctor starts answering to the insurance company instead of you, it adds a bunch of unnecessary insurance paperwork to routine care (which means the doctor has less time for patients), and it eliminates price competition, so that even the simplest services cost an arm and a leg.

If, on the other hand, you're talking about a chronic condition that requires expensive treatment/management, then I think that would fall under McArdle's plan.

**Re: McArdle's idea**

Submitted by Bryan Pick on Thu, 09/10/2009 - 02:14.

Eliminate Medicare/Medicaid and replace it with **Megan McArdle's** suggestion: "catastrophic federal insurance for those whose medical bills exceed 15-20% of gross income".

While I would favor McArdle's suggestion over the current system, we can predict what Democrats would say to this flat-rate proposal: not progressive enough. They would consider it unreasonable to expect the poor to save or borrow 15-20% of their gross income for crises, even if the poor were exempted from the payroll taxes associated with those programs. They would immediately demand that the poor have a much lower threshold, because they have less disposable income, less wealth/collateral and poorer credit. Similarly, they would probably advocate raising the threshold for the richest X percent.

**The Real GOP**

Submitted by rbottoms on Thu, 09/10/2009 - 03:13.

Truth is, there's no one on the Republican side of the isle to negotiate with.

The ones who aren't like Joe Wilson in public, are the same mean spirited, arrogant liars when playing to the birthers, deathers, and all the rest of the baying mobs that have dominated the debate the several weeks.

[Rep. Joe Wilson, S.C., GOP jerk of the year.](#)

I'd be surprised if the president let's members of this thoroughly disagreeable bunch in the White House any time soon.

**Irony (n.)**

Submitted by Bryan Pick on Thu, 09/10/2009 - 03:35.

- (1.) When a Republican official shouts that a Democratic official is lying, and a Democrat uses that as evidence that all Republican officials are liars.
- (2.) When a Democrat accuses Republicans of being captured by the birthers, deathers and baying mobs, without acknowledging that their own side of the negotiating table answers to a quite substantial number of truthers, other wacky conspiracy theorists and its own array of unruly protestors.
- (3.) When a Democrat does the above and raises the ante by calling all Republican officials mean-spirited, arrogant and thoroughly disagreeable, *and* thereby unfit to even be invited for negotiation.

**Replacing "us vs. them" with "responsible vs. irresponsible"**

Submitted by undoctored on Thu, 09/10/2009 - 11:35.

When public behavior and pronouncements are obviously inflammatory and antithetical to civil discourse, does it not behoove the mature and decent leaders (of both parties) to speak out and condemn such demagoguery as John McCain did in his reaction to Joe Wilson's vile display?

For the past few months I've witnessed in stunned disbelief the cowardice of the leading spokesmen of the GOP to call out the lunatics of their party ((Limbaugh, Joe-the-phony-plumber, the teabaggers, those calling Obama a second Hitler and a socialist-communist-fascist, the birthers, the deathers, the tenters) who don't even try to hide their loathing and disrespect of our President. Which prominent voice on the Right has come forth to condemn Sarah Palin's insistent over-the-top comments on "death panels"? How many Republicans in positions of power have forcibly condemned the scare tactics of the "pulling the plug on grandma" crowd? What can explain the almost complete silence of the RNC on these issues?

If you think I'm exaggerating, just examine the reactions of Carl Rove and Lindsey Graham to Joe Wilson's frothing outbreak.

If honorable Republicans don't want to be lumped together with the crazed fringe, they should show courage in speaking out frequently and loudly against the excesses of those whose only aim is to "break" Obama.

**By all means**

Submitted by Bryan Pick on Thu, 09/10/2009 - 12:08.

I support the effort to disassociate the institutions of the Right that are supposed to be credible from the fire-breathers and crackpots. With that said, two observations...

**ONE.** Joe Wilson's outburst consisted of two words, and they were pretty tame words at that (no expletives). As parliamentary outbursts go, it was far from a "frothing outbreak." Nevertheless, he apologized immediately afterward and didn't mince words. At around the same time, a fellow Republican--a very prominent Republican--called him out on his behavior on national TV. And a significant majority of the commentary from the Right that I've seen says, "While I agree with the sentiment, it was inappropriate for him to express it that way."

**TWO.** It seems to me that those on the Left who support the effort to raise the quality of discourse on the Right should look at cleaning their own house too. If you are acting on principle, then you should ask yourself the same questions about the Democrats that you do about the Republicans: are they publicly separating themselves from the kooks on their fringe? Are they speaking out frequently and loudly against those whose only aim is to "break" the Republican opposition, and those who don't even try to hide their loathing and disrespect of elected Republican officials? Are they using scare tactics?

**Thanks, Milhouse**

Submitted by Pachydermata on Thu, 09/10/2009 - 12:07.

Apparently the hidden tragic flaw in the Southern Strategy was the *trailer-parkification* of the Party...

**Two more proposals**

Submitted by Bryan Pick on Thu, 09/10/2009 - 03:16.

The first proposal that comes to mind that isn't a Republican classic also comes from *The Atlantic*, David Goldhill specifically. He argues that the government should stop favoring hospitals so much (through regulation and gov't payment policies) over specialty clinics and medical practices. He argues that the industrial, integrated hospital model is inefficient and frankly filthy, with 100,000 annual deaths from hospital-borne disease.

Another idea that comes to mind is related to tort reform, I suppose, but it doesn't involve capping claims. Patients should be able to make risky choices, so long as they are reasonably informed of those risks. This comes with two sub-proposals:

- The FDA should be an advisory agency rather than one with a binary approve/ban authority. The FDA could publish its findings, and patients and doctors should be able to pursue whatever treatment they want as long as the doctor fully discloses the most recent FDA evidence on the efficacy and risks of the treatment.
  - That said, the government could continue to not subsidize treatments that are above a certain risk threshold, or it could scale its subsidies based on the relative evidence-based risks of different treatments.
- Doctors should be freed from "defensive medicine" such as ordering likely-unnecessary tests to cover themselves from liability. They should be covered as long as they disclose exactly what risks each test is supposed to address. Patients should be able to turn down tests if they feel that the costs are unjustified by the risk, so long as they know that their informed decision waives any associated malpractice claims.

This would have the effect of putting the consumer in greater control of his health care costs, increasing the use of evidence-based medicine, lowering the number of costly, unnecessary tests, and lowering the number of frivolous malpractice claims, hence lowering costs to doctors and patients alike.

It would also allow consumers to take advantage of treatments that are considered risky but which they might consider to be worth it. In so doing, they would expand the available medical knowledge on the efficacy and risks of those treatments, effectively making them willing, informed test subjects.

### **Stay on task, Henke.**

Submitted by JakeMountain1 on Thu, 09/10/2009 - 09:54.

For months Obama and the shrill voices inside Fortress White House have been saying the opponents have no ideas, no suggestions. Let's not muddy the waters with new ideas that may or may not merit a mosquito's attention.

Obama's lying. Back in May, House GOP members sent the Obama a letter asking for a chance to present their plan for health care reform... which had many of the items on it that Obama and his farLeft Fortress pals have since decried as unworkable.

<http://www.examiner.com/x-21436-Texarkana-Republican-Examiner-y2009m9d9-Obama-ignored-House-GOP-Solutions-Group-on-Health-Care-Reform-meeting-request>

The GOP opposition speaker, Dr Chuck Boustany, worked with his Democrat peers to get a bill drafted to help on health care reform and it's gotten no where because the Fortress White House is opposed.

<http://www.bloomberg.com/apps/news?pid=20601087&sid=am5IGAMCwJ3U>

House Democrat lead negotiator worked with the same Dr Boustany to get another health care reform provision into a bill recently.

<http://thehill.com/homenews/house/57911-lead-dem-healthcare-negotiator-also-talking-to-gop>

The GOP Caucuses in DC have an entire website and package of bills set to go that devote singular attention to meaningful, systematic reform of health care along the lines that will net the greatest benefit for all without imposing massive tax increases on the many.

<http://www.gop.gov/solutions/healthcare>

Another GOP House member who is also a doctor, announced another a set of possible GOP initiatives aimed at resolving the health care system abuses back in July.

[http://www.huffingtonpost.com/2009/07/29/house-republicans-unveil-n\\_247301.html](http://www.huffingtonpost.com/2009/07/29/house-republicans-unveil-n_247301.html)

Rather than toss out new ideas that detract from the litany of GOP-sponsored proposals to reform health care, maybe you might want to reflect on these simple facts: 1) Obama lied when he said to his union goons pals in Cincinnati that his opponents have no ideas; 2) Obama lied when he said his public option plan wouldn't include abortions (<http://www.factcheck.org/2009/08/abortion-which-side-is-fabricating/>); and Obama continues to lie about Death Panels. He's lied when he's promised not to cut Medicare but plans to cut \$500m out of it through waste and fraud-- which hasn't been done in all the years Democrats and Republicans have argued about controlling Medicare cost hikes. He lied about the CBO's deficit busting estimate of Obama-Care.

Even if SlickWilly had lied half as often as Obama has, he'd have been convicted and not simply impeached.

Let's keep our eye on the ball, Jon. This is about GOP proposals that are already out there and viable. Don't mess up the waters with new ideas that will never get close to consideration by the House or Senate or Fortress White House.

And by the way, by posting this piece, you do realize that Obama could call you out on the street for a some bitch-slapping rumble time with his MoveOn.Org goons?

And the civil libertarians thought there were problems with the Patriot Act? Gheesh, this president literally threatens his opponents with physical harm from the well of the House and gets away without a tsk or handslap. I guess that's because his civil libertarian friends in the ACLU are busy outing CIA operatives working covertly in the Middle East?

### **Well said!**

Submitted by MI-GOPer on Thu, 09/10/2009 - 12:27.

This comment nails it for me. Thanks.

### **Love Idea #2**

Submitted by Clarendon on Thu, 09/10/2009 - 11:18.

Jon,

Your second idea strikes me as being one that's deserving of much more attention. It's conservative in nature, practically and pragmatically benefits all Americans regardless of income, and could provide a great deal of job opportunity, especially areas of the country that are currently experiencing gaps in medical coverage.

### **Problem is...**

Submitted by Timothy on Thu, 09/10/2009 - 12:04.

Republicans have no will to change the system in any meaningful way. The "ideas" are meant to merely confuse people so that they'll defeat any Democratic proposals, and then to return to business as usual. Now you have ideas? What happened when you had the control of Congress and the White House?

**Tiger, your stripes are showing....**

Submitted by bob on Thu, 09/10/2009 - 12:08.

A tiger doesn't change its stripes.

So basically you're a conservative against medicare. Surprise! I can't believe it! So you're proposing to eliminate the health benefits for every person over 65 on medicare. I just want to get this straight. So conservatives, despite the recent attempt to rebrand themselves as LOVING medicare as opposed to sending Grandma out to die, are proposing to COMPLETELY end health insurance for people over 65 (i.e. not pay for grandma's health care) and replace it with a plan where once you spend 20-30% of your income on health care you get this "federally" i.e. government run insurance guarantee. That's your plan?

So let's see if I understand this. I'm a senior. But coverage is only on catastrophic. So if the guy who just spent 20% of his income on health care gets a cold, he still pays out of pocket. A routine doctor's visit costs say at \$100 a pop with labs and things (much more than that actually). I get as of June 2008, the average monthly benefit paid to a retired worker was \$1,084.47. (google it if you know how) I've already been to the doctor twice this month and have a bunch of medications so I'm already over the 20%. (expenses: \$200.00+ So out of my income I have 884.47 left) Oh no, I have a cold. Off to the doctor I go. Now I'm down to 774.47. Sweet. Guess I'll just not eat for a while since the conservatives eliminated medicare. Maybe there's some extra cash or a lint covered bon bon under the sofa. Or I can ask my neighbor to help me. Since Joe Conservative doesn't want to. Oh shoot, my neighbor's a conservative too! Get a job he'll say. SIGN ME UP!!!! What a deal!!!!

Now let's get back to that "federally" thing. You advocating that the FEDERAL GOVERNMENT set up an insurance policy and run it? People buy their insurance via the government? Hmmm. That's weird, I thought the government couldn't do anything right? Works out well for federal flood insurance. Let's keep building those houses on the riversides guys! Of course you are in favor of FEDERAL UNEMPLOYMENT INSURANCE too?

Break up the cartels? The federal government is going to tell the industry how to run themselves? Kinda reminds me of what....Let's see.... Ford motors and the "government takeover" of that? Or maybe Obama's takeover of AIG. Hmm.. Hipocrite or maybe just too dumb to understand. I'll lean towards the latter. Although you were ok on the tv last night. Left your Nazi sign at home at least.

Shoot. I've just ended up wasting my time on kitchen tables.

**Jon, it's a losing argument... the right ideas are already on**

Submitted by MI-GOPer on Thu, 09/10/2009 - 12:26.

the table. Let's not confuse anyone with novel, innovative concepts like you tried to outline... maybe a little more sleep on your part, some thoughtful reflection and a touch of research might be more fruitful than the two items you've exposed?

Just sayin