

## Make the unvaccinated pay their own way

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Robby Walker is lucky to be alive. After the unvaccinated, 52-year-old father from Florida contracted COVID-19-related pneumonia, a ventilator wasn't enough. He needed Extracorporeal Membrane Oxygenation (ECMO), a treatment in which blood is routed through a machine that purifies and oxygenates it, giving the patient's lungs a chance to recover. But no ECMO machines were available in Florida or nearby states because other COVID patients were using them. Walker's family reportedly contacted 169 hospitals looking for one without success.

Fortunately, a doctor in Connecticut learned of Walker's plight and arranged for him to be treated there. After a 1,200-mile flight on an air ambulance, Walker received ECMO for 22 days and survived.

Three million dollars is a reasonable estimate of the cost of Walker's illness. That includes \$2.5 million for ECMO which costs about \$825,000 a week; \$125,000 for the air ambulance, charges for which typically exceed \$100 per mile; \$30,000 for time on a ventilator; and another \$300,000 in lost wages, physical therapy costs and other incidentals.

If Walker had been vaccinated, the cost of protecting him would have been about \$40, and he would not have had to pay anything out of pocket because the government pays for the shots..

In racking up sizeable COVID-related bills, Walker has many unvaccinated companions who are filling all available hospital beds, demanding expensive monoclonal antibodies, and overwhelming health care workers. According to the Kaiser Family Foundation, preventable hospitalizations involving unvaccinated adults generated almost \$6 billion in costs in the last three months. Spending is also rising fast, up from \$0.6 billion in June to \$3.7 billion in August.

Unvaccinated people paid a small fraction of these charges with their own money. Public and private insurers picked up the rest. This poses a question: Why are unvaccinated people who fall ill able to spend billions of dollars of other people's money? Even if one believes, as we do, that the decision to be inoculated is a personal one, shouldn't people bear the predictable consequences of their actions? An obvious effect of being unvaccinated is a materially higher probability of contracting COVID and needing expensive care — for which, we posit, the unvaccinated alone should pay. To think otherwise is to believe that our society should subsidize the decision to remain unprotected. It makes no sense to do that.

If unvaccinated people cannot afford needed treatments, they won't be denied medical assistance, but the resulting bills will force some into bankruptcy. That happens when people (and businesses) take risks unwisely and incur debts they cannot repay.

We see no reason to treat the unvaccinated differently. If the government should not mandate inoculations, it should also refrain from using tax dollars to protect people from the financial consequences of foregoing them. Whether other people, like smokers who suffer lung cancer, should also have to pay their own way is plausible but must be considered on their own merits. The COVID crisis warrants measures we may or may not want to impose in other situations.

We do not know whether fear of insolvency would increase vaccination uptake. Many unvaccinated people suffer from what's known as optimism bias. They think they are less likely

than others to get COVID or experience severe symptoms. Piling adverse financial consequences on top of the prospect of becoming seriously sick or dying may not change their minds.

But there are reasons to hope direct financial responsibility for the costs of hospitalization and treatment will matter. Some people worry more about their finances than their health, especially those who've had money problems before or support dependents.

Peer pressure also matters. When Facebook groups circulate reports of unvaccinated people who lost their homes, savings and children's college funds, inoculation may be seen as the sensible course.

We would not deny vaccinated people who suffer breakthrough COVID infections the security of the social safety net. Nor would we penalize children or the few people with conditions that preclude them from being inoculated. But we would not exempt persons who forego vaccinations for religious or other conscientious reasons from financial accountability. They might spread their risks by forming pools of like-minded individuals, but they have no claim to support from vaccinated people who do not share their views.

Initially, the consequences of the COVID epidemic were beyond anyone's control. But now that effective vaccines are available, the calamity is of our own making. Hospitals are again overwhelmed and people, nearly all of whom are unvaccinated, are again getting sick and dying in droves. It is time to stop subsidizing bad behavior.

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