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The real cost of the health care bill is about more than just money

By MICHAEL TANNER

Last Updated: 5:19 AM, March 21, 2010

Posted: 12:11 AM, March 21, 2010

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As the health care leviathan slouches toward a final vote in the House of Representatives — or at least a final “deeming” — it is worth taking one final look at what’s at stake.

In the end, this vote is not about the corruption of the legislative process — although this has been tawdry and sleazy almost every step of the way.

The Democrats have bought votes with pork and special deals. They’ve twisted and ignored congressional rules. They’ve threatened and intimidated critics. And they’ve ended up with a new procedure that will allow them to pass the bill without actually having to vote on it.



The principal architects of the big health-care push (left to right): Speaker of the House Nancy Pelosi, Senate Majority Leader Harry Reid and House Majority Leader Steny Hoyer.

Nor is this vote about the massive new spending and debt.

True, even by the president’s circumscribed accounting, this bill will increase government spending by roughly \$1 trillion over the next 10 years. But that estimate obscures the real cost behind a smokescreen of accounting gimmicks.

Some costs, like the so-called “doc fix” (avoiding a scheduled 23% reduction in Medicare reimbursements) are pushed into other legislation. And since the bill doesn’t really take effect until 2014, much of the cost is pushed outside the 10-year budget window. Estimates of the bill’s real cost over 10 years of actual operation run as high as \$3.5 trillion.

Moreover, because this massive cost is paid for in part through budgetary tricks and promised future Medicare cuts that are unlikely to happen, health-care reform will actually add to our already crushing national debt

higher premiums that v of American workers and businesses, either.

Yes, the bill contains more than \$600 billion in new taxes. And contrary to President Obama’s promise, many of those taxes will fall on the middle-class. Other taxes, such as a new tax on investment income, will be job killers —

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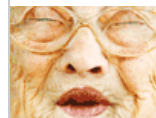
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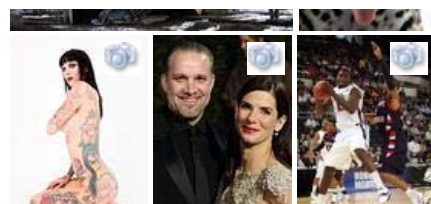


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this at a time when nearly 15 million Americans are unemployed.

On top of that, insurance premiums would continue to rise, nearly doubling in the next few years, according to the **Congressional Budget Office**. The bill would do nothing to diminish that increase. In fact, for millions of Americans who get their insurance through the individual market, rather than from an employer, this bill will raise premiums by 10% to 13% more than if we do nothing. Young and healthy people can expect their premiums to go up even higher.

And this vote is not even about how this bill will diminish the quality of health care in this country.

Of course, it will result in greater government interference with how doctors practice medicine. It will undercut our research and development efforts. And it threatens to squeeze reimbursements in a way that could put hospitals out of business and cause physicians to leave the profession. In the long run, we could see the type of rationing or long waits that are prevalent in other government-run health care systems.

All these things are bad. But they are not the worst things about this bill.

At its core, this vote is about freedom and the type of country we want to live in.

Health care is one-sixth of the US economy. It involves some of the most important, personal and private decisions in our lives. This bill would give the government unprecedented control over both the economy and those decisions.

Insurance coverage would be mandated for both employers and individuals. Government would determine what benefits insurance would have to include and force Americans to purchase health insurance that satisfies government mandates. This might require Americans who are satisfied with their insurance to switch to a plan that includes the benefits the government requires, even if that is more expensive or includes benefits they don't want or are morally opposed to.

Insurance companies themselves would become little more than public utilities, protected from real competition, but with every aspect of their operation regulated and controlled by the government.

And once in the doctor's office, government would micromanage medical decisions, deciding what treatments are most effective, or, frighteningly, most cost-effective.

All this, while accomplishing one of the most massive redistributions of wealth in US history. Millions more Americans will be added to the "dole," making them more dependent on government. America will have taken a huge step down the road to becoming a European-style social-welfare state.

That is what is at stake here. If this bill passes, America may be less healthy, and it will likely be less prosperous. And, almost certainly, it will be less free.

Michael Tanner is a Cato Institute senior fellow.

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shadowboto

03/22/2010 4:07 AM

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I notice you never mention the thousands who die each year lacking health care . The 14,000 a day who till now lose there insuranse a day . You would think no one gets anything from this . You also think we just passed health care for Ethiopians these are your nieghbors maybe relatives . YOUR FELLOW AMERICANS. Right wingers brag of thier cant be proved generosity but when they are told put up they whine .

ThomasPaine

03/21/2010 4:00 PM

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BTW ... I have a lot of Chinese friends from graduate school.

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Congress Votes for Health Care Plan

President Barack Obama announces the victory of his Health Care bill within Congress.

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Their view of history: China, the Middle Kingdom, was the largest, wealthiest country in the world until the Industrial Revolution was created and embraced in "The West" but not by their change-fearing leadership.

To them, the last couple hundred years, which saw England/Europe/America ascendant with capitalism and technology -- while China remained feudal -- is simply a BLIP IN CHINA'S 5000 YEAR HISTORY. There is no doubt in their mind China will dominate by the end of the century.

The funny thing is, Obomba is dealing with (among EVERYTHING else this Reverse Midas touches) the US relationship with China not only by driving capital their way, but then rattling the trade saber for his union paymasters -- precisely the wrong time for a wrong policy.

So ... just another example of how corrupt, craven, phony, and un-American our "Prezident" is....

Corpsman! America wounded (self-inflicted in '08).

(And if 'Bam shouted it, a zombie would appear)

ThomasPaine

03/21/2010 3:50 PM

Wow. Here we go again....

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So ... capital is on strike, leaving Obomba's grasp HERE IN AMERICA and heading straight to CHINA AND INDIA. I often wonder if China and India financed Obomba's election....

The Demoncrat crowd is so insidious with their politics -- it's always "tax 20-40% of the people and promise goodies to 60-80%" -- that I wouldn't put it past them to WILLINGLY hurt the economy, ie. especially small business, while subsidizing UNION jobs and of course their bought votes.

I don't think it will work. The jobs won't recover, and I believe the majority of Americans will turn on THE MINORITY and the politics of division and crass giveaways.

As I said, capital is moving offshore -- a major source of the dollar's weakness -- making the country and everyone in it less wealthy, with less to work with. To top it off, Obomba picks a fight with Israel. What a genius!

So ... I await the backlash with great anticipation. I'm one of those Americans who has an "out" if needed, and it's not a happy thought.

Take back the country or rational people will simply refuse to play along.

Oh ... shout-out to Barbara Boxer:
It's the economy, stupid!

Mhaynes

03/21/2010 3:19 PM

Sinclair - This bill doesn't reform health care. But go on ahead and root for your team without know anything. If you actually generated money you would know that this bill should have been dead on arrival. Doesn't matter to me that much. I laid off the 25 employees I had working for me. Now I pay SIX FIGURES less in taxes. Sure, I earn generate much less revenue than I used to but I keep a lot more than I was making. But keep thinking this is a great idea. People like you are used to waiting on long lines for things anyway.

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Sinclair

03/21/2010 12:31 PM

Hey Michael! The sky is falling! The sky is falling!
This Glenn Beck-ish fool is a health industry tool.
Michael Tanner: an alarmist, lying POS.
Health care reform NOW!

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TexKen

03/21/2010 8:35 AM

And you think the Democrats care? They have already nationalized the auto, banking and financial sectors with energy on the way. It's all about a fascist dictatorship for the elites.

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dave1011

03/21/2010 8:17 AM

Obocare - Higher taxes, Higher deficit, layoffs, Higher unemployment and bigger even more wasteful government.
This bill is a biz killer and job destroyer. If the bill is so good for biz why are many biz already planning to pay teh penalty or down size below the kick in limits on employees.

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DIXIEDINER

03/21/2010 8:07 AM

There is no question that some items in our health care system must be corrected. This 2700 page bill does not fix those items.
Here is the reality: Example : If I own a plumbing company with eight trucks each manned by a plumber and his assistant, there is real worry that my overhead will seriously increase with this bill. As such all of my crews have been notified that layoff and cutbacks are on the horizon. The very large bank I have been with since 1970 won't lend to anyone for business expansion. Since the health care bill is not published I have great uncertainty as to how my future rates will be impacted. So I have now begun a major cutback; idling 3 crews a week in rotation. The excellent health care I provided has been cut to basic only. There will be no further bonus payments and our pension plan has shifted to a self-funding employee 401K. At least everyone is still working; for now.

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Who loses; employees are now uncertain on their future, wages are down as are payments to government for SS, UNempl.and ssi/Dis.The local economy has lost sales from the crews due to lower wages. Long time customers must now wait longer for service. So now how is the Obama plan helping America? I am having trouble seeing the good side of the proposed legislation.

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