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Cal Thomas: Free-market fixes are best option

Why should Senate Majority Leader Harry Reid, D-Nev., be believed when he promises states can "opt out" of a public option on health care? This isn't like opting out of sex education class. Individuals won't be able to avoid the consequences of national health care once the government puts the insurance companies out of business.

Several Democrats have been honest about where this is headed.

Consider Sen. Evan Bayh, D-Ind.: "If it was a public option that was just kind of a stalking horse for a government-run health care system, I don't think that would have a very good chance." Kudos to Sen. Blanche Lincoln, D-Ark., for saying, "For some in my caucus, when they talk about a public option, they're talking about another entitlement program, and we can't afford that right now as a nation."

Imagine that — a Democrat saying we are spending too much as Congress prepares to raise the debt limit to \$12 trillion.

Sen. Kent Conrad, D-N.D., called the push for the public option "a wasted effort" because the votes aren't there. Sen. Byron Dorgan, D-N.D., agreed: "I've indicated I won't vote for a bill that's a government takeover of health insurance or the health care system." And then there's Sen. Joe Lieberman, I-Conn., who has vowed to join Republicans in a filibuster of any plan that contains a government option.

There is no secret what will fix the problems with health insurance, but liberal Democrats don't want to fix it, as much as they wish to control it and all of us.

The libertarian Cato Institute remains a primary resource for ideas that will work in reforming health insurance. It recommends four steps Congress could take and the public should demand:

- * Give Medicare enrollees a voucher and let them choose any health plan on the market that fits their needs, not what the government dictates. Vouchers would be means-tested, would include Medicare spending and are, says the Cato Institute, the only way to protect seniors from rationing.
- * Congress should reform the tax treatment by allowing large health savings accounts. This would reduce the number of uninsured Americans, would free workers to buy secure health coverage from any source, and would effectively give workers a \$9.7 trillion tax cut without increasing the deficit.
- * Congress should break up state monopolies on insurance and clinician licensing. The Cato Institute estimates that allowing people to buy insurance from other states could cover one-third of the uninsured without new taxes or government subsidies.
- * Congress should reform Medicaid and the State Children's Health Insurance Program by using block grants. This would help reduce the deficit and encourage states to target resources to those most in need.

These free-market ideas and others like them are a rebuke to the lie by some liberal Democrats that Republicans and conservatives have presented no plan of their own for health insurance reform. They have, but those holding power don't want to hear them.

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