


# IS THIS HEALTHCARE REFORM OR JUST ASSISTANCE TO HEALTH CORPS?

 I have a busy morning here, but want to draw attention to an article this morning in the New York Times by Robert Pear on the ongoing discussions of healthcare reform for the United States:

Since last fall, many of the leading figures in the nation's long-running health care debate have been meeting secretly in a Senate hearing room. Now, with the blessing of the Senate's leading proponent of universal health insurance, Edward M. Kennedy, they appear to be inching toward a consensus that could reshape the debate.

Many of the parties, from big insurance companies to lobbyists for consumers, doctors, hospitals and pharmaceutical companies, are embracing the idea that comprehensive health care legislation should include a requirement that every American carry insurance.

...

"There seems to be a sense of the room that some form of tax penalty is an effective means to enforce such an obligation, though only on those for whom affordable coverage is available," said the memorandum, prepared by David C. Bowen, a neurobiologist who is director of the health staff at the Senate Committee on Health, Education, Labor and Pensions.

The proposal for an individual mandate was one of the few policy disagreements between Mr. Obama and Hillary Rodham Clinton in their fight for the

Democratic presidential nomination. She wanted to require everyone to have and maintain insurance. He said he wanted to "ensure affordable coverage for all," but would initially apply the mandate only to children.

The 20 people who regularly attend the meetings on Capitol Hill include lobbyists for AARP, Aetna, the A.F.L.-C.I.O., the American Cancer Society, the American Medical Association, America's Health Insurance Plans, the Business Roundtable, Easter Seals, the National Federation of Independent Business, the Pharmaceutical Research and Manufacturers of America, and the United States Chamber of Commerce.

"Many of the parties, from big insurance companies to lobbyists for consumers, doctors, hospitals and pharmaceutical companies, are embracing the idea that comprehensive health care legislation should include a requirement that every American carry insurance." Yeah, no one could have anticipated that I guess. It suggests that those allowed in these discussions are overwhelmingly tied to the current system; few if any represent alternative approaches. So what is Kennedy's staff doing? And why are people sworn to secrecy? Surely this deserves more light. With regards to "mandate," the mandate they're talking about is everyone required to purchase insurance. That does little to control total costs, which is the macro issue that drives the long-run insolvency claims about Medicare/Medicaid and the fact that US costs are higher than elsewhere.

If everyone must have PRIVATE insurance, that's full employment and industry expansion beyond that for the insurance industry. OTOH, if we move to universal care and single-payer, that cuts the throat of the private health insurance industry. I know which seems more palatable to me. I'll be honest, I had to struggle to find anything positive to say at all about the things

laid out in Pear's article. There is maybe some help in this for the truly poor. Pretty clear though that for the rest of the country, they are going to keep getting raped as usual on healthcare; perhaps even more so. This doesn't do squat for anybody in my family, nor anybody I know. I understand that is not the overriding criteria of judgment, but it does matter to me. But we are going broke paying for medical insurance because we all have to buy individual policies that don't provide that great of coverage and cost a fortune.

We only need the mandate because we refuse to consider true national health insurance. Obama was focussed on bringing costs down during the campaign—the best way to get costs down, despite his protestations, is to get the ones who use the service least to pay into the pot.

If the gov't was going to offer a program that undercut the private plans (which it easily could because of efficiency), it would theoretically drive private costs down or drive private insurers out of business. . . which would mostly be fine with me. However, with a medicare-for-all model as a competitor, we could make that mandate seem much less burdensome to individuals (and less expensive to the federal gov't). . . and those that wanted to keep private insurance or demand supplemental plans from the market could do that. . . which sounds like a much freer market solution than the one we have, or the patchwork I expect to get.

As I have said for a long time now, the proper way to craft and pitch a doable healthcare reform is to make it "Medicare For Everyone!"

[The thoughts expressed in this post, aside from the Pear NYT quote, are an amalgamation of those from a discussion I had online with a few extremely bright good friends]