

Come, let us speak of insanities

Written by Bernie Moscovitz

As the season of thanks and joy approaches, I'm caught in one of those pushmepullyou battles for my own essence (if not my very political soul).



How can it be that this political “conservative” believes in the most “liberal” approach to healthcare? Near as I can tell, it's either because I was born and raised in Canada where there is universal tax-based healthcare, (and it *works*; ohmigod no!!!); or, because I have discovered the astounding unfairness of America's business owners having to take responsibility for almost all of us; or, is it because I have finally unraveled the exquisite insanity of us having the healthcare debate we are having on the basis we are having it. Yup, I think it's that last one but let's cover the other two first.

There is no arguing with the holier-than-thou belligerents who exclaim that in England, Norway and Canada people “wait six months” to see their doctor and blah, blah, blah. So, how come life expectancy is longer in Canada than it is in America and Canadian infant mortality is lower than it is in America?

Despite those governments regulating healthcare (they *regulate* it; they don't provide it; doctors and hospitals do), Canadians, Swedes, Brits and the French still own businesses, buy stocks and bonds, make fortunes and lose them, still believe in freedom, still own private property and share our Judeo-Christian values. All they've done

on healthcare is to determine that the language in *their*

constitutions that's akin to our entitlement to “life, liberty and the pursuit of happiness” includes good health and freedom from bankruptcy if you're injured or ill. They're not commies or socialists. They're realists.

For a very long time we have believed – and a majority here still does – that “private” healthcare is better. That's especially easy to say, isn't it, when it's paid for by your employer, or, if you're the employer, by *you!!* Heck, there's a terrific idea: Who needs Government to be responsible? Who needs individuals to be responsible? Let's get the small business owners who employ 145 million Americans to cover the healthcare costs of their employees and their families and let's get big business to do the same for their millions. No worries. It's free healthcare; or free

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half-healthcare if you just get 50%. But it's been an entitlement of working in America, even though it's patently unfair to business owners. As the years have passed, those owners bear higher and higher costs for less and less coverage. The increases from the for-profit insurers in America are as high as 25% per year; the deductibles are so astronomical people have to borrow to pay them; the denials of coverage grow exponentially, but the bleating goes on about how wonderful it is. It isn't.

It doesn't really matter which side of the argument you're on because the debate is ignoring the most crucial fact. We are comparing the proverbial apples and oranges. We think it's between "government" healthcare and "private" healthcare. But it's really about profit vs. a fundamental paradigm shift.

The system works in Canada and in Europe and Asia because it isn't based on bottom line profits. First, it's based on everyone understanding that the individuals who make up the society cover healthcare costs. So instead of paying premiums to private companies, they pay them as a payroll deduction. There are no "pre-existing conditions" or anything else that would impede profitability.

Second, doctors don't start their practices tens or hundreds of thousands of dollars in debt because higher education is subsidized. Income, sales and gasoline taxes are all higher elsewhere to help pay for such subsidies.

Third, doctors and hospitals don't have to pay outrageous premiums for malpractice insurance because liability is limited. If your knee's fixed in Canada and it no longer hurts but you're left with a limp, you will not get \$10 million in a "negligence" suit.

Fourth, doctors don't earn as much as they do here. In fact, in some places it's capped at around \$300,000 a year. Understand that and you begin to understand why it can't work here. It is anathema in America to limit success.

Fifth, the biggest and best hospitals are non-profit. They are sustained by capital campaigns, university endowments and philanthropic trusts.

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Sixth and maybe most important is that in every one of the countries where “government” healthcare works the people support it and believe in it. It’s so good in some places that they are also quite comfortable in having parallel private plans for those who prefer it. But, the bottom line here is that everyone is covered for everything.

It is not possible in America to retain profits at current or expected levels and extend healthcare coverage to everyone and that is why we are starting to see frightening cost and tax projections. Yet, American ingenuity has surprised and uplifted many times before.

A friend of mine wondered in a discussion last week why we could not use our own free-enterprise system to create new, private “mutual” health insurance companies; modeled on the old mutual insurance companies (no shareholders; ownership is in the hands of policy owners and any surpluses at the end of each year are returned to the mutual trust) to replace the for-profit insurers whose first concern is their own pockets, as opposed to our lives and well-being.

Thinking about that could be our first step away from the edge.

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