

## We Must Have National Health Care

By Musafir

I believe in a free market economy and the capitalistic system. However, the taxpayers have the duty to provide for some basic needs for all citizens, including things such as civil protection, national defense, infrastructure and *basic health care*. It is shameful for any nation, wealthy or poor, capitalistic or communist, democratic or monarchistic to allow its citizens to go untreated for want of basic health care coverage. It deeply saddening to mention that America's health care system is badly broken. There are 40 million uninsured citizens of America and millions more are trading other necessities of life to afford health insurance.

The crisis in health care is centered around several areas of concern. These include the rate at which health care costs have risen in recent years; the relatively high proportion of income that Americans spend on medical care; the high administrative costs of the system; and the large number of Americans who have no health insurance coverage.

Most American citizens are dependent upon the mercy of their employers to provide for medical coverage. Unfortunately many companies are either asking the employees to pay a major portion of the premium or are eliminating health care coverage altogether. Some companies have refused to cover health care for their retirees. As a result, all their pension money is spent on buying private health insurance. Some are not that fortunate and have to go without insurance. The tax code currently limits the taxpayer's ability to deduct medical expenses incurred during the year. In fact, the current law only allows an individual to deduct expenses in excess of 7.5 percent of adjusted gross income and that only as an itemized deduction.

The U.S. is the only developed country that bases health coverage on employment status. The system hurts those who are the least likely to get health coverage through the workplace — the young, minorities, and those who work for small businesses. It inhibits the ability of U.S. companies to compete in global markets, creates unnecessary administrative costs, and drives people to seek expensive and unneeded care in hospital emergency rooms.

Some people worry that universal health care will deteriorate the quality of health care. I am in the favor of a two-tier coverage to dispel that fear, a basic health coverage for all with an option to buy additional health coverage for those who can afford more.

I do not care what France, Canada or Britain have, nor do I intend to compare how good or bad their systems are compared to ours. I only intend to focus on our citizens and want them to have universal health insurance coverage. If we can pay hundreds of billions of dollars to wage war on Iraq, we can certainly afford a few billion to give primary health care to all American citizens.

## The Healthy Should Only Pay Their Fair Share

By Bala Prasad

We now spend more per person on health care than both food and housing. Insurance premiums are rising faster than inflation. Still, quality and availability of medical care in the U.S. remains among the best in the world — this would be in jeopardy if we adopted a universal government-controlled health care system.

One might think universal health care would increase patient flexibility. However, government would have to place controls on universal health care to keep costs from exploding. For example, would "elective" surgeries such as wart removal, hair restoration, and LASIK eye surgery be covered under a universal system of health care? Even if you make patients pay for elective surgery, who decides what is elective? What about a breast reduction for back problems? What about a nose job to fix a septum problem? Government control that politics will get in the way. Suddenly, every medical procedure and situation becomes a political battle. The compromises will limit patient options. Do you really want politicians determining what medical procedures they will or will not pay for?

Government-mandated procedures will also reduce doctor flexibility and lead to poor patient care. To keep costs under control government will implement rules over expensive tests and drugs. Insurance companies already tie doctor's hands — government influence only makes things worse, lowering doctor flexibility and quality of care. Consider the costs: "free" health care isn't really free, it is paid for with taxes. Health care would be paid for with higher taxes or spending cuts. Why cut out a few hundred dollars of monthly insurance premiums if our taxes go up by that much or more? Patients wouldn't curb their drug costs and doctor visits if health care is free; total costs will be much higher than today's costs. Co-pays and deductibles curb treatment of medical problems that are merely annoyances. Free medical care causes endless patient visits to doctors. Suddenly, every ache and pain experienced by every American would receive medical attention — why not, if it is free? Doctors would spend more time on non-critical care, patients needing immediate care would wait.

Consider that people with healthy lifestyles will pay for the burden of those who smoke and overeat. Universal health spreads the cost to all, regardless of one's need for medical care, which is fundamentally unfair. People who exercise, eat right, don't smoke or drink, have far fewer health problems. Why should we punish those live healthfully and reward those who do not?

Profit motives and competition have always led to great cost control and effectiveness. Without the financial incentive in a system of universalized health care, the doctors, medical staff, pharmacists, would simply be less effective without a financial reason to excel. Loss of private practice options reduces and dissuades would-be medical professionals from the profession. Without flexibility to reward the best performing workers, why would intelligent people endure the torture of medical school and residency?

A transition to universal health care would be long, painful, and involve the loss of millions of insurance industry jobs, not to mention overhauling the medical profession as we know it. This transition would affect the economics of this country in unpredictable and certainly unpromising ways. Moreover, as with any government benefit, there would be no way to curtail the costs once it inevitably spirals out of control. As costs skyrocket because of inefficiency and an aging population, politicians will never be able to restructure the system, remove benefits, or put private practice options back in the system. This country's record debt levels preclude another "untouchable" spending program, especially with costs that could easily surpass defense and social security.

Remember, the uninsured, still do receive health care. Non-profits and government-run hospitals provide services to the uninsured. It's illegal to refuse emergency medical service for lack of insurance, even to illegal immigrants. Unquestionably, uninsured Americans are an issue for total system cost, but even they receive health care — a sign of a system that fundamentally works.