

Paying for health care is not rocket science!

By Jack E. Lohman

Where are our heads?

It never ceases to amaze me, the amount of energy that can go into a project just to avoid doing the right thing, and reforming health care is at the top of that list.

The best, simplest, least costly, most effective thing we could do is expand what has been working so well for 50 years, Medicare. You get sick, you get care, and the caregiver gets paid. Guaranteed. Nothing could be simpler. Simple is inexpensive and simple doesn't break, while complexity is very costly to administer.

Churchill had it right when he said "Americans will always do the right thing, but only after everything else has failed."

Can you imagine having no police department, with everybody required to hire their own private security firm? Or their own private fire department contractor? With the private entities getting paid on the basis of how many tickets they wrote or fires they extinguished? And all roads leading to your driveway are privately owned and accessible only via a myriad of tolls?

Ridiculous all.

Some things are best handled by the government, and establishing one nationwide pool of patients is in the best interest of the country. Medicare is not perfect, but it is far better than the 1500 insurance companies we have, and their 15,000 variations on insurance plans. Isn't one plan enough, where all people get all necessary care? Or are people expected to know ahead of time what type of care they should insure against?

Worse are all of the unnecessary expenses insurers add to both the hospital and clinic side -- like extra billing clerks -- and on the insurer's side, like their costs for marketing, sales commissions, actuarial and cherry-picking, gatekeeping, high executive and CEO salaries and bonuses, and ever-increasing shareholder profits. Even their lobbying and campaign contributions are paid for by the patient.

None of these costs are imposed on Medicare.

And, no, Medicare isn't socialized medicine. It uses the same private hospitals and doctors as everyone else, though it eliminates the above middleman insurance bureaucracy that unnecessarily consumes 31% of the costs. For the same amount of dollars we are spending to care for 85% of the public today, we could provide first-class care to 100% of the people. And we could do it without wait times, rationing, healthcare bankruptcies, or losses of homes or retirement savings because of catastrophic illnesses. Canada spends 10% of GDP compared to our 16% -- which is projected to rise to 20% by 2015 -- yet they cover 100% of patients compared to our 85%. Why can't we?

In the end, Medicare-for-all should be paid by the taxpayers and not businesses. Businesses currently add their healthcare costs to their product prices and the public reimburses them at the cash register. In the meantime they can't compete with products made in countries that do not burden employers with health care, so they logically outsource their jobs to those same countries. All while the US economy goes down in flames.

Does this system make any sense at all? No sensible businessman would design our healthcare system in this manner, yet many of them have been sucked into supporting the insurance company proposals. If not through the status quo, then through health savings accounts that will ultimately come back to bite them.

But the proposed "simple" eliminates the insurance industry, and they are paying hefty campaign contributions to politicians to stay in the loop.

Congress members receive \$100 million per year from the industry just to keep the system inefficient and costly, and state politicians reap another \$1.4 million. Without these political bribes our politicians would have fixed this problem long ago.

Can we get politicians to care?

Email contact at: jlohman@execpc.com

October 13, 2007

www.ThrowTheRascalsOut.org (political advocacy)

www.BusinessCoalition.net Business Coalition for Single-Payer Healthcare (a founding member)

www.MoneyedPoliticians.com (Book site: "Politicians - Owned and Operated by Corporate America")

www.WiCleanElections.org (Describes the benefits of public funding of campaigns)

Blog: <http://MoneyedPoliticians.net>

Email contact at: jlohman@execpc.com

This document is located at:

<http://moneyedpoliticians.wordpress.com/2007/10/13/paying-for-health-care-is-not-rocket-science/>

[www.ThrowTheRascalsOut.org/Blog-Paying for health care is not rocket science.pdf](http://www.ThrowTheRascalsOut.org/Blog-Paying_for_health_care_is_not_rocket_science.pdf)