

Why trust members of Congress to deal with groups that fund them?

You can call the U.S. campaign financing system bribery or you can call it extortion; both describe a system that has been broken for many years with few signs of Congressional movement to fix it or concern by the press.

By Jack E. Lohman

How many more uninsured Americans must die before our politicians get out of the pockets of the insurance industry and fix our health care crisis? And before the press deals with this story for the ongoing, systemic scandal that it is?

Sorry to be so blunt, but that is exactly what is happening today. Over \$200 million per year in campaign contributions flows from the health care, pharmaceutical and insurance industries that want to keep the system broken. Our inefficiency breeds profits, and they want those profits to continue.

Millions more in campaign dollars come from the banking and credit card industries that benefit from health savings accounts – which are great for wealthy investors but terrible for patients and families in need of care. Worse, HSAs will ultimately help drive up health care costs as they keep patients away from care until it is more expensive to treat or becomes untreatable. Be careful of what you wish for.

Millions more in campaign dollars from the bankruptcy attorneys that also like things just as they are, with over half of all bankruptcies involving exorbitant health care debt.

And all of this because campaign contributors are willing to share their profits with the politicians that make it all happen, and the pols that are willing to oblige. What a wonderful world we live in, though that's not the "compassionate conservatism" I signed up for.

Will it ever end?

Not just the deadly health care crisis, but also the political corruption that sustains it. When are politicians going to say enough is enough, and do what is right for the public?

Only when elections are not dependent on private money.

Interestingly, a single-payer health care system would be a windfall for businesses, the nation's economy and our citizens. Perhaps the insurance companies will have to make their profits elsewhere, as will the bankruptcy attorneys, bankers and credit card companies. But with a stronger economy there will be plenty of opportunity for that.

We will see many health care proposals, all designed to satisfy a certain constituency. But only one is aimed toward the public and away from the insurance bureaucracy that is consuming 31% of health care dollars without ever spending a penny on direct health care.

Count them. There are over 1500 health insurance companies, each with scores of different insurance plans, high broker commissions, high executive salaries, actuarial costs (that's screening out sick people), the costs of gatekeepers to deny care, marketing costs and the profits to keep shareholders content. Even their lobbying and campaign contributions are added to their price and the consumer ultimately pays the bill. Add to that the extra administrative personnel hospitals and clinics must have to manage the billing system, and you've got enormous unnecessary costs that could be eliminated with the swipe of a pen.

We see decent press coverage from time to time but not enough to get the public involved or to coax legislators into action. The role of reporters and editors here could be to break down the problem areas piece by piece and get to work examining them. On the domestic agenda – for local and national news organizations – it's hard to think of anything more important.

Sometimes you have to spend money to make money, and that's exactly what U.S. Rep. John Conyers' Improved Medicare-for-all proposal (HR676) does. A small additional payroll tax (3.3%) for employers eliminates the 10-15% they currently spend on healthcare benefits, and a small additional payroll tax (3.3%) for employees eliminates costs of co-pays, deductibles, dental, vision, and scores of other expenses.

It's modeled after Medicare, the only part of our health care system that does function efficiently. Yes, Medicare currently costs more per capita, because it covers almost

exclusively seniors and end-of-lifers. But fold in the younger, healthier population and the average becomes lower than our current system.

If you are hung up over the government's involvement, get over it. There are some things best left to the government to fund. Fire and police protection, building public roads, and funding health care are just a few. Political campaigns are another, but that's a story for a different day.

Or maybe not. If you pay taxes you experience on a daily basis the high costs of privately funded campaigns. Outrageous health care is just one of them.

Full public funding of campaigns (at \$10 per taxpayer per year) would allow politicians to sideline the special interests and fix health care, eliminate pork barrel projects, reduce taxes and our national debt, and eliminate the annual \$3000 per taxpayer giveaway of government assets. If politicians are going to be beholden to their funders, I want those funders to be us taxpayers.

Where are the non-healthcare business leaders on this? Perhaps with their heads in the sand. They are trying to reduce costs in this so-called "free market" system, all while turning their heads when their fellow healthcare businesses pick their pocket. Their business associations that claim both as members, are often siding with the insurers and actually selling their insurance to members. Where's Business Ethics 101 when you really need it?

And where is the press on this? Yes, the media consolidations have cut staff, but those that are covering the issue aren't digging deeply enough and are taking their lead from the easy-to-reach health care PR firms. Whose goal, incidentally is to hoodwink the public into believing it's their fault, not the for-profit structure. And news reporters are their conduit, who too often listen to the paid side of the issue and fail to seek out the unpaid activists and grass roots organizers that don't have a horse in the race. They are not always right, but the "antis" must be heard.

Resources:

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

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