Subject: Re: Health Care & the Supreme Court
Posted by AudioFred on Sun, 08 Apr 2012 18:46:26 GMT
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The liberal part of my brain recognizes that everybody should have access to affordable healthcare, while the conservative in me deeply resents having to pay for somebody else's healthcare because they choose not to buy healthcare insurance.

The conservative in me would like to see the free market private insurance system deal with the problem without something as complicated as Obamacare. The liberal part of my brain recognizes that the free market system is perfectly designed to get us what we have now: a system that costs far more than it should, excludes many desperate people from buying healthcare insurance, and which gives us less favorable outcomes than many other developed countries' systems.

The only solution I can see without the "individual mandate" of Obamacare or some form of state financed socialized medicine, is to offer every adult a once-in-a-lifetime oppportunity to buy affordable healthcare insurance, with the understanding that if they decline the offer there will be no free healthcare when they get sick, have an accident, or begin to experience the delcining health that comes with old age. Otherwise most people would wait until they have some terrible accident, become seriously ill, or just grow old before they buy it. This way nobody is forced to buy something they don't want, but if they decline it they will have to live with the consequences. This means if they have a bad accident, need a heart bypass operation, get cancer, etc. they will suffer and die like most people did in the 19th century, when only the rich could afford a doctor's care.

And when I say "affordable" healthcare insurance, I'm not talking about "cheap" insurance. Healthcare insurance is expensive because healthcare is expensive. For most families the premium would be about 10% of after-tax income. The poor would receive assistance in the form of a reduced premium, but eveybody would still have to pay more than they would like to pay.

Another provision I would like to see is the elimination of the present malpractice scam that lawyers are getting rich on. The new "affordable" healthcare insurance would include a mandatory arbitration clause that precludes suing anybody in the medical field. I know this is a tough thing to accept, but anybody could choose to buy a regular policy for a higher premium that would not include the arbitration clause.

We also need to rely on medical care experts to help our politicians understand why our healthcare system is so expensive. Defensive medicine is a part of the problem, but the biggest part is the fact that the system has evolved to reward more treatment rather than less, as we pay a huge price for unnecessary medications, tests, and procedures that only provide more income for the doctors, hospitals, testing labs, drug companies, etc.

And finally, its up to all of us to elect politicians who are willing to deal with all the serious problems we face in a mature and intelligent way. Currently, polticians on both sides of the aisle are being unrealistic in relying completely on their conservative or liberal ideologies to "energize the base" rather than dealing realistically with the issues.