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**Vote Republican**  
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**Question:** Universal Healthcare sounds like a Great Thing. Is it?

**Answer:** It might not be if the plan to deliver it costs more that we are spending today as a society and especially if the actual care that it delivers is less than what we all enjoy today.

**Here's Why:** Today in America virtually anyone who needs emergency medical care can receive it by going to the ER at a public hospital. If the patient is indigent or simply unable to cover the charges made by the hospital a payment plan will be arranged, no matter how unrealistic it seems in terms of minute payments for long periods of time. Today in America many of those who have private health insurance would be surprised to learn that their limits of coverage are well below the costs that can be run up by care for a catastrophic or even a chronic health problem. These 'Insured' Americans will also receive the care they need and then have to cut a payment plan with the hospital afterwards.

In either case the short term payments the care facility must receive just to keep their doors open will be covered by the Payee of Last Resort: The American Taxpayer. That's the state of medical coverage today.

Most of the political plans that are currently being floated for Universal Healthcare in America involve both increasing federal government bureaucracy and further regulating existing private health insurance providers. Doing the first thing increases costs in a way that cannot be forecast. Doing the second could add even bigger burdens to the very organizations we say we want to task with providing all that care. A recently introduced bi-partisan bill proposes a new federal bureau to negotiate with private insurers on behalf of the citizens at large. The costs of such a new organization have to be factored in to the overall costs for universal health care. That's not even envisioned at the outset in this bill and it will become harder and harder as the inevitable additions to the new agency's mandates are made in the Out-Years. This same bill proposes to limit the amount of overhead expense an insurer may use, apparently no matter the regulatory or administrative obligations it has. While it's laudable to set a goal for the amount spent on actual healthcare costs, forcing an artificial percentage by fiat may not be workable.

Does that mean there's nothing that can be done? Certainly not.

The fastest acting and most effective step that government can take to improve the current healthcare situation is to foster a growing economy. Simplistic as that might sound, before the kinds of incentives that government can offer private insurers will have

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any effect there has to be demand for their services in the first place. With a growing economy powering our society, more companies will have the resources to offer more health insurance to more of their employees. And they'll do it, too. The alternative would be to lose their Human Resources to competitors in an economic environment that will be based on Intellectual Property far more than on labor, capital, or raw materials.

As the impact of a growing economy is felt on the existing, traditional health insurance system in America there will be fewer and fewer uninsured citizens who have to be accommodated in order to make coverage Universal.

Economic growth is also directly linked to increases in tax revenues to government. That effect will give both state and federal managers more resources with which to operate existing programs to provide healthcare to citizens. Here in the State of Rhode Island we have an ambitious infrastructure of healthcare support that includes the Rte Care and CMAP programs. These healthcare partnerships could enroll more of those who are eligible if they had bigger budgets.

When writing a Position Paper it is always easy to stipulate sustained economic growth. As a real world society, however, that's composed of Free Citizens, Profit Making Companies, and a democratic Government, the problem is much thornier. Please have a look at Mark's comments on making the economy grow, in a separate article.

If we don't succeed in sparking sustainable growth in our markets based on creativity, not just big shoulders, then the current spate of government healthcare plans will do nothing but further burden and slow the economic engine that drives our society.

Still, we are a society that is marked by its concern for the welfare of all its citizens. It is absolutely appropriate that we strive to make both the art and the science of modern medicine available to all. Government should do that by creating a regulatory environment where private economic organizations will be attracted to the opportunities available in offering healthcare at affordable rates. That means more competition needs to be permitted. It means encouraging more health insurance providers to offer their products throughout the country, despite state boundaries or traditional local restrictions. It means expecting more out of the regulatory and management staff that government has today, before increasing that overhead by establishing new federal agencies tomorrow. Government informational programs should also encourage respect for individual choices as expressed in Living Wills.

We may not be able to legislate healthcare that is so universal that it overcomes the bad choices some citizens will make and the risky behavior in which they may engage. Where citizens are willing to take responsibility for their healthcare, however, government should grant them the authority to do so. A large part of that grant of authority involves not taking away so much of an individual's financial resources to operate government that there isn't enough left to make individual healthcare choices.

If someone suggests that a new federal agency will be the answer to a painful social problem, be suspicious.

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