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## Address why, not how, of health costs

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Politicians and special interest groups are always trying to control the debate over health care. But there is one undeniable fact: we are paying more for health care than we ever have before.

People offer lots of explanations for this: malpractice, fraud, private insurance, obesity. All these problems contribute to the rising cost of health care. However, the primary reason is that there has been so much money sloshing around our health care system, and so many fragmented, for-profit entities getting that money, that prices keep climbing at a higher rate than almost anything else in the economy.

Unfortunately, politicians are reluctant to look closely at whether we are getting our money's worth because special interests have tremendous control over the system. For instance, we hear about how expensive Medicare is, but did you know that although Medicare is spending our tax dollars, pharmaceutical lobbyists have made sure that it is forbidden to bargain over drug prices? Or if two treatments are equally effective, but one is expensive and the other is cheap, Medicare is required to pay for both without question?

To make matters worse, private insurance companies usually emulate Medicare, but they have to pay even more because otherwise health care providers won't deal with them. There could be huge cost savings if we looked carefully at issues like these. But whenever someone tries to raise such questions, businesses that might lose money start complaining about "government takeover of health care" and the debate is shut down.

Since politicians don't want to look at cost-effectiveness, the only way employers, insurance companies and the government can save money is to have us, the consumers, bear more of the cost. This is why co-pays and deductibles have increased so much over the past few years, and why employees have had fewer raises as employers spend more on insurance. It is also why some people want to change Medicare to a voucher program; doing so would further unload the cost onto patients. But none of this addresses why the costs are going up in the first place – it just gets us to pay more.

And there is another reason why this is happening. There are a lot of powerful people who think that the state of American health care will be better if we have more "skin in the game." The feeling is that, as we pay more for medical treatments, we will become better shoppers for health care and that will bring costs down. Actually, there is a lot of data that suggest that putting more of our skin in the game doesn't solve the problem. Instead, people end up putting off needed care and become sicker, or people who are really sick burn through their deductible so quickly that it doesn't have any effect on costs at all. Plus, if huge corporations and the government can't control the rising cost of health care, it is hard to imagine that individuals can. Unfortunately, it doesn't make any difference that putting more of our skin in the game won't solve the problem – the people with that viewpoint dominate the situation.

It is frustrating that our leaders are fighting over issues that are irrelevant when it comes to addressing the real problems. Things such as waivers or changing the eligibility age for Medicare do nothing to solve rising costs or improve the quality of care – they simply unload the costs onto us. We need to demand that politicians look at what we are paying for, rather than just how to pay for it. As we spend more every year on insurance, co-pays and deductibles, remember that it is our money and our health that are at stake. Unless we take the time to get involved, we may soon lose all of our skin to their game.

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