

Don't be afraid of health care reform

By John T. McGarvey

Special to The Louisville Courier Journal, June 21, 2009

Sen Mitch McConnell spoke out week before last against bureaucrats telling people what kind of health care they can have. He declared, "Medical decisions should be made by doctors and patients," and warned that if the government is in control, bureaucrats will dictate health care choices.

If you have private health insurance, bureaucrats already dictate your health care decisions. Whether the bureaucrats are employed by private enterprise or by the U.S. government is a distinction without a difference.

A bureaucrat at insurance giant Anthem decided I can no longer see a doctor who has cared for me over three decades. The decision has nothing to do with quality of care. Anthem has a fee dispute with my doctor's employer.

Those who rail against government intervening in health ignore the point that private health insurance bureaucrats already deny and ration health care. While free enterprise and competition are good for business, they do not always lead to better health care.

Competition has led University Hospital and Norton Healthcare to spend thousands of dollars on full-page newspaper ads; shots fired in their medical war over neurosurgeons. The ads do not improve care of a single head trauma patient; they make health care more expensive.

My son's former doctor recently affiliated with MDVIP, an organization that "supports an enhanced personal lifestyle" for its physicians; a lifestyle partially achieved through a \$1,500 annual retainer. Having to pay a retainer to see a doctor when you are sick is free enterprise health care run amok.

When my son became ill he obtained treatment at an urgent care center. He paid a higher co-pay but no retainer. His ticket into the base level of the health care system was the insurance card in his wallet. Forty-nine million U.S. citizens do not have that ticket for even the cheap seats of the health care arena.

Providing health insurance for all Americans can be accomplished only with government intervention. The intervention may be in the form of an alternative, government-sponsored health insurance plan or government funding for non-profit private health insurers.

For-profit private health insurers will use their resources, our dollars, to scare us with ads about reform and government intrusion. What should scare us is that health care expenditures in the U.S., as measured by percent of GDP, are 70% higher than in western Europe; however, our average life expectancy is among the lowest of industrialized nations.

The high costs and poor outcomes are the result of the number of citizens without insurance access to the health care system. They receive health care only in times of crisis and with the high cost of emergency treatment.

If you are over 65, you have a Medicare ticket into the system. If you are under 65, and don't qualify for Medicaid, you and your employer are on your own.

Are private health insurance companies afraid of government or non-profit competition? They should be, because their administrative costs are a multiple of the administrative costs of Medicare.

Problems with private health insurers have caused many physicians to advocate a single-payer alternative similar to Medicare but for everyone. They are tired of delayed payments and nurses or deskbound doctors employed by a health insurer – medical bureaucrats – making decisions that McConnell argues should be made between doctor and patient.

Sen. Kent Conrad, D-N.D., has offered compromise legislation that would have the federal government provide seed money for non-profit health insurance cooperatives. This would be a return to the mutual company system, health insurance companies owned by their policy holders, that existed before their sell-out to the for-profit giants.

Government-run health care won't happen in this country. But the government's assurance to all Americans of the availability of affordable health insurance is another matter. The level of government involvement in health care reform is open to debate; the need is not. Don't be scared by those who warn you against government bureaucrats making health care decisions.

McConnell has too long been in the care of the Senate physician and Bethesda Naval Hospital to realize that bureaucrats are already making health care decisions for those of us fortunate enough to have private health insurance. And the private bureaucrats now in charge have not shown that they are capable of better decisions than their government counterparts.

Beware of the fear mongers. Our national focus should be on how we can best provide an affordable alternative to private health insurance, how to control the cost of health care and how to improve patient outcomes.



John T.
McGarvey

John T. McGarvey is a Louisville attorney. He also is a veteran TV news commentator and anchor on Kentucky Educational Television.