

# Uncle Sam doesn't provide less costly health care

## Give tax credits for health insurance and require all people to have it

By Ben Howell

A recent column by Paul Hyde said that "support for universal health care grows." While it certainly is a valid and idealistic goal that "everyone" would have health insurance, let's not confuse the cost of health care with who pays for it.

Inflationary pressure will continue to exist to drive up health-care costs regardless of private or public funding. This inflationary rise in health-care costs, and getting more people insured, deserves attention to the root causes to cure this American ailment.

Medicare is not more efficient in controlling health-care costs than the private sector. Medi-

### GUEST COLUMN



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care actually contributes to the problem. Government reduction in reimbursement to hospitals and physicians simply means that a greater portion of the pro-

viders operating costs are paid for by the private sector, i.e. our health insurance premiums. Does the government or the private sector monitor provider billings more carefully? Remember, a shift in who pays for health-care costs does not mean that health-care costs are going down or that all people will be insured.

Our strained tax dollars are now funding Medicare and Part D drug program, national security, immigration control, Social Security and the like. Are more people going to be paying into the system in the future or fewer? What effect would adding all Americans to the Medicare tax roll have on the economy and the culture as we know it?

As the population ages, more demands are placed on the health-care system. Medical technology and research continue to advance, also thus driving up costs. Poor lifestyle choices and dietary habits contribute to

greater incidence of obesity, diabetes, cancer and heart disease, which burdens the health-care system further.

How many of the 43 million "uninsured" people are able to purchase private health insurance or able to qualify for public support but choose not to? Many Medicaid-eligible individuals fail to complete the necessary steps to get enrolled. Has an overindulgent and overspending lifestyle contributed to the problem?

Spending on mortgages, entertainment, gasoline, the lottery, alcohol, cigarettes, etc., all take money away from financial priorities such as health insurance, long-term care insurance and retirement funding. People not purchasing health insurance and then expecting someone else to pay for their health-care burdens the whole system. Some choose not to have health insurance and they will "self-insure." But, then life happens fast, and

they have tens or hundreds of thousands of dollars of medical bills to pay, devastating them financially or becoming another charity case for the hospital which the insured indirectly pay for in increased premiums.

Here are some possible remedies to cure the ailment:

Tax credits for all and a requirement for all to purchase and maintain health insurance. Subsidize the high-risk pool so those uninsurable individuals may purchase coverage at reasonable rates. And, promote and expand Medicaid enrollment, but on sliding scale premium and cost sharing.

Congress can act now to pass an immigration control bill, a tort reform bill, Social Security reform, and allow for new energy resources to be mined. Tackle these issues, enroll the needy, give incentives to purchase insurance, subsidize the uninsurable and then all responsible and legal residents will have quality and affordable health care.