

# 5 Questions

## CAN YOU TRUST A POLITICIAN WITH YOUR LIFE?

Before rushing through a health care bill, Senate should get answers to serious concerns about measure

If abortion is the only issue that gets a full public airing in the hurry-up Senate health care bill, as was the case in the House, it will be a grave disservice to good policy-making.

There are many questions that must be openly asked and thoroughly answered before a health care bill is adopted. Five that we'd like explored are:

What will it really cost individuals? The implied promise throughout the process has been that reform will reduce the cost of health care, and thus lower the price of insurance premiums. That's a bold claim. The Senate bill increases the payroll tax by roughly 25 percent for individuals with incomes above \$200,000 and households above \$250,000 a year. It also adopts the House's tax on so-called Cadillac insurance policies, although it raises the kick-in level for family policies to \$23,000 a year. And it adds new taxes to an array of medical devices and procedures. The Senate plan also includes coverage mandates, restricting the ability of insurance companies to structure policies that cover less and come with higher deductibles in exchange for lower premiums.

Will it incentivize businesses to stop insuring employees? The Senate bill mandates that nearly all employers provide insurance coverage for their employees, or pay a fine. If the additional coverage mandates drive up the cost of insurance, many employers may find it cheaper to pay the fine than provide the insurance benefit. If that happens, the promise that those who are satisfied with their current coverage can keep it will go out the window.

Will it increase the deficit? Backers of the Senate bill peg its 10-year cost at just under \$900 billion, but say it will pare the deficit by at least \$127 billion in the first decade and \$650 billion in the second. That seems an impossible feat.

First, the Senate will begin collecting many of the taxes to pay for the bill next year, although it won't implement the program until 2014, one year later than the House's plan. So five years of coverage is being paid for with ten years of taxes. The bill would also use government subsidizes to provide coverage to 31 million uninsured Americans, bring the percentage of insured to 94 percent from the current 83 percent. Congress chronically underestimates the cost of health care programs.

In 1967, the House Ways and Means Committee said the entire Medicare program would cost \$12 billion in 1990. The actual cost was \$98 billion, eight times the projection.

With Medicare already hurtling toward insolvency, adding more people to its rolls while slashing payments — the Senate bill cuts billions from Medicare, supposedly offset by cost reductions — it seems reckless to expand the program.

Is it a first step toward a government takeover of health care? The Senate bill includes a public health care option in the name of increasing competition. But the Senate has ignored a Republican proposal to increase competition by allowing the nation's 1,300 private insurers to freely compete across state lines. The government-run plan will have tremendous advantages over private insurers in that it will be able to dictate payment rates to health care providers, just as it does with Medicare. Medicare reimbursements are below actual costs, so hospitals and doctors charge private insurers higher rates to make up the difference. The Senate bill is unique in that it allows states to opt out of the public option. But remember, the federal government also allowed states to opt out of the 55 mph speed limit mandate, but then punished those that did by withholding highway funds.

Is it legal? The requirement that an individual purchase an insurance policy as a condition of living in the United States is unprecedented and may well be unconstitutional.

Proponents say the mandate is justified by the Interstate Commerce Clause, which allows the federal government to regulate commercial activity. But regulating an activity is a far cry from forcing an individual under penalty of law to participate in an activity. The numbers propping up the proposal fall apart if healthy, young people are allowed to avoid buying insurance. But including the mandate virtually assures that this bill is headed for a constitutional challenge.

These issues must be taken up in a forthright and informed debate before the health care bill proceeds a step further.

OUR CHILDREN CAN'T AFFORD "FREE" HEALTH INSURANCE

COMPETITION WILL LOWER PRICES!! THEY ARE ALSO NOW IGNORING TORT REFORM. LET'S CUT BAIK ON LAWYERS, NOT DOCTORS

YOU ARE A CRIMINAL IF YOU DONT PAY FOR INSURANCE ILLEGAL IMMIGRANTS

YOU LOSE YOUR INSURANCE, WHILE POLITICIANS BLAME YOUR COMPANY

POLITICIANS ARE TRYING TO PULL A FAST ONE ON US!!