

## **SUPPOSE, JUST SUPPOSE – A MEDICARE “QUICKIE” FOR SENIORS**

**Stephen L. Bakke – September 10, 2009**

---

*This is a follow-up to my recent report on suggestions for health care reform.*

---

A “quickie” for seniors? They gotta’ like that!

Suppose, just suppose, that my plan is passed and it works. Then why not expand the plan to include senior citizens – this would replace the financially forlorn Medicare system. Let the free market forces created by cross border competition between hundreds of competitors create a cheaper and more efficient system for all of our citizens. Also in play would be the expanded system operating under the regulatory control of a streamlined national insurance commission rather the 50 state insurance bureaucracies we now have.

Seniors would be guaranteed coverage, would own their own policies, and would pay the bills directly, thereby introducing the advantages of personal choice and financial transparency. To bring the costs back to levels currently experienced by seniors, once again we should use an existing bureaucracy to handle the details – not a separate expensive agency just for Medicare like we now have. The IRS, by administering the revised tax code, would apply the appropriate levels of deductibility and refundable tax credits to make senior citizens essentially “whole” compared to their current situation. The appropriate subsidies would be addressed in the tax code. And all the new tax advantages and improvements that apply to the general population would apply to seniors.

But maybe that’s just silly and foolish thinking. Or is it? Just suppose we could do it – it just might work. Why not?

(Of course, the very same principle would apply to Medicaid, but putting that in the title somehow didn’t fit with the “mood of the moment.”)

---

### **Sources of Information**

The major sources of information used in developing my health care commentaries were included in my recent report on health care reform recommendations.