

## **IF ONLY I WERE KING!**

**(or...SO YOU WANT TO PASS HEALTH CARE REFORM? – HERE’S HOW!)**

**Stephen L. Bakke – December 14, 2009**

I have had several questions posed to me about new arguments and issues which are surfacing as the debate continues in the House and Senate. In this and future reports I will attempt to address several of those while trying not to make too many redundant opinions or comments which I have presented in earlier reports.

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### **Too Much to Swallow?**

This health care and insurance reform debate has been going on for too long. The reason is, the Democratic majority “bit off more than it could chew.” There was always a rush to judgment – too little time to review, too expensive, too complex, and just too much risk of “unintended consequences.” Why was the rush necessary when the implementation starts in 2013 (after the next election) and continues into 2015?

The reason to rush is clear. The Dems believe in their goals, but they know there are flaws in the quickly drafted legislation. And American citizens have become ever more wary of the constantly changing promises and provisions. What started as an attempt to cut costs and expand those with coverage, has “morphed” into a costly government takeover of our health care system. What started as reducing costs for all, has exploded into a costly, economy-busting gamble that fewer and fewer citizens want to risk.

The polls don’t all agree, but one thing they all reflect is that Americans are increasingly skeptical about the substance in the reform legislation. It’s almost universally agreed that at least half of our citizens don’t like the legislation in its current form. And the most recent CNN poll puts the disapproval number at a huge 61%.

### **Too Little Too Late From the Republicans**

For the Republicans, many wanted to stop any legislation at all. For others, health care reform was important, but not with any hint of moving to “single payer”, government option, or the potential for the unintended consequence of some form of rationing. Since the Republican opposition was not totally unified on alternatives, and because they were in the minority anyway, the resulting strategy was to just keep the debate going as long as possible. This strategy may have been correct – time will tell.

After the debate consumed the summer sessions, they moved into the August recess with the now glowingly effective town hall meetings which really shed much light on the direction the legislation was taking and the arrogance of our legislators.

Through all of this, I don’t believe there was ever a real visible attempt by the Republicans to submit their version of a market based comprehensive health care reform.

It may have been futile anyway but I wish they would have come together to offer such a plan. As it is they have just been offering amendment after amendment to the existing drafts of legislation. But as I said, anything more may have been futile. I still stand by my opinion that it was too little (and almost) too late.

### **Passing Health Care Reform – and with a Bi-partisan Vote!**

We are at that point in the debate (impatience, frustration, and a sense for the inevitable) that the following would work. **REMOVE** any references to or implications of the now tainted concepts such as “single payer”, “rationing”, “public option”, “streamlining Medicare”, “opt out”, “buy in”, and the many dozens of bureaucracies implicit in the legislative drafts now being considered. By simplifying, you remove the frightening speculation about unstated, “unintended consequences.”

I can accept retaining the very popular provision assuring “no denial for preexisting conditions.” They would have to creatively control this provision, however. Then they should **INSERT** two very simple concepts for increasing competition and saving costs. They should permit insurance providers to **compete across state lines**. They should deal with the issue of **tort reform** head on.

**Those changes would result in a bipartisan vote implementing health care reform very quickly!!** That would get the job done. But ..... if I were King, I would also do just a couple of other things which would improve the reform even more. I would have individuals and families own their own policies which would thereby be tailored to their situation and needs. I would amend the IRS regulations for treatment of health care expenses. We would quickly learn the advantages of cumulative Health Savings Accounts (HSAs) for routine care and even more. We would soon learn about the cost advantages of pairing higher deductible catastrophic coverage with HSAs. If there are still concerns with the ability of poorer Americans to afford coverage, it could be easily and efficiently dealt with through generous scaled provisions of deductibility, tax credits, and even refundable tax credits. No new bureaucracies – just our old stand-by: the IRS.

That would work!

### **Oh ..... If only I were King!**

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I extend thanks, as always, to the many writers, commentators, researchers, and others, from all political extremes, whose hard work helps me greatly. They gather details and present much information. About all I do is gather, organize, summarize, and attempt to fill in with comments – commonly referred to as my frequent “**RANTS**”.

More comments will follow on important topics and personal thoughts as our President battles through tough territory. I want to join other conservatives in recognizing and respecting our new President – and supporting him when we should. But when we oppose our President’s policies, we should act in accordance with values of decency – but that doesn’t preclude a healthy dose of sarcasm and satire, which are valuable tools for political commentary.