

Health Care Reform, Once Again

As efforts at health care reform rise to a late summer climax, so surely will the heat rise from its opponents. Predictably, the loudest opposition will come from those who profit from the status quo. Bucking them up will be citizens with stubborn attachment to paranoia of government and simple slogans fed by the profiteers and their amply supported politicians. Here's how their arguments fail.

The case for universal health care is, above all, a moral one. While we launched a trillion dollar war in Iraq in response to losing 3,000 people on 9/11, we somehow have come to tolerate 18,000 deaths per year directly attributable to a lack of health care, according to the Institute of Medicine. More than 47 million Americans lack health insurance.

But tragic as these failures are, the moral case for universal health care is not just about compassion, but about justice. Ethicist Norm Daniels argues that health is central to equality of opportunity. Like education and security, health is fundamental to pursuing opportunities in life. We fully expect our government to offer publically funded education and military defense. Why should health care be any different?

The very idea of government guaranteed health care, though, sends shivers down the spines of corporate health care providers and people for whom "we the people" does not seem to apply to their view of the American government. First comes the ideological argument that what is currently being proffered as health care reform—namely a government-run option that covers those who otherwise lack coverage—is socialism. The label is false, but if health care proposals are socialism, then so is the public school system, Social Security, and Medicare. Those suffering for lack of health care don't likely care what you call it. But we should all call it our moral obligation.

Next comes the argument that we should rely only on the private sector. But since corporate rationed health care is what we've had, why hasn't universal coverage been achieved? The answer lies in the tension between the goals of insurance companies and the goals of health care. Insurance companies' need to make money is incompatible with the need to provide health care for all. Can you imagine insurance companies lining up to provide coverage for the elderly, the poor, and children of the poor without government support?

According to a recent article in the *New York Review of Books*, three insurance industry executives recently refused in congressional testimony to end a controversial practice known as "rescission." Rescission is the practice of cancelling coverage of those with expensive medical conditions, often based on claims that patients' health histories were incompletely disclosed. According to Lisa Girion the *Los Angeles Times*, these three insurers "canceled the coverage of more than 20,000 people, allowing the companies to avoid paying more than \$300 million in medical claims over a five-year period."

What about the slogan that the private sector can always provide goods and services more efficiently than the government. Consider this one fact: more than 20 cents per dollar spent on

private health insurance goes to administrative costs. With Medicare, administrative costs account for two cents per dollar. Ninety-eight billion dollars per year are spent on excess administrative costs, according to a report by McKinsey & Company, with much of that spent on activities such as corporate efforts to deny coverage.

As for the vaunted value of competition, we must first acknowledge that certain kinds of competition can yield savings. But the opposite is also true. Those of us in Missoula have seen St. Patrick Hospital and Community Hospital compete over provision of things like helicopters, birthing centers, and cardiology care. Each hospital wants to have the best care for its patients—a laudable goal. But what happens to the cost of care? The race to provide the latest and greatest technologies is one of the greatest reasons for accelerating health care costs. And do you think the pharmaceutical industry would have recently agreed to cut \$80 billion dollars for its drugs without a government push for reform? Would the hospital associations have agreed to cut their costs by \$155 billion? Would the insurance companies have agreed no longer to exclude people with pre-existing conditions?

The free market cannot solve our health care problems because health is not like other commodities. We generally don't opt for the big-screen TV over checking out that lump in the neck.

It is time for those with morality on their side to push for reform like never before. It has been more than thirty-five years since President Nixon declared our health care system to be in crisis. It is time that we the people end the moral scandal we have allowed to endure for too long.

This is Mark Hanson, guest commentator for the Center for Ethics at the University of Montana.