

Fix It - Episode IV: Health Care is an important topic. Not just because of the obvious fact that we all need it and it directly relates to the continuity and quality of human life. But, also because it represents a major segment of our economy. And, the economic impact doesn't just extend to medical care providers. It also affects employers, through whom most Americans obtain their health insurance if they are under 65 years of age, and the economy at large.

It will be no surprise to readers of this missive that I think ObamaCare is an unmitigated disaster. But, even if you think it was a good thing, the problems surrounding its implementation have injected even more government-created uncertainty into a major element of the economy. Uncertainty retards growth because it freezes capital, labor and decision makers. The uncertainty here is not just a result of the pending Supreme Court decision. It began long before that as it quickly became apparent that major elements of ObamaCare just don't work. Even the White House has admitted this. Even more problematic, the provisions that the White House has already agreed not to implement have now put other parts of the law in question as these parts were dependent on those withdrawn.

There was universal agreement that our health care system needed reform before the passage of ObamaCare. It is pretty clear now that the system today is worse as a result, not better.

But, when we say that we need reform in health care, it isn't that we have bad care as a society. Arguably, we have the best medical care in the world. People stream here from countries across the globe to access the best American doctors and procedures. And, our problem is not access either. We often hear talking heads call for "universal care". I would argue that we have universal care already. No one is turned away from an emergency room. Sick people are not roaming the streets without access to doctors. Now, that doesn't mean that everyone has equal care. That will never happen because doctors are human beings and they are different and hospitals will be different and so forth. But, we do already have universal care. Our problem is that we are paying for it in an inefficient and inequitable manner. Therein lies the challenge.

In this "Fix It" series, I have endeavored to provide you with solutions that I think can attract bipartisan support. Health Care may be the area where this is the most difficult. That is because ObamaCare is directionally opposite from where I, and all Republicans, think the solution should go. ObamaCare moves more control and decision making to the government and your employer. I believe that we should be doing precisely the reverse. We should be freeing individuals from dependency on either their employment or a government bureaucrat for their health care. You should own your policy and it shouldn't depend on what job you have or if that

job changes. Pre-existing conditions should not affect your ability to change health care providers. Not because of some government mandate, but because we all should pay into a pool to cover ourselves in the event we fall into that category some day. A premium support program (just as exists and works in Medicare Part D today) can provide increasing support for those who can't afford the coverage or are enrolled in Medicare. And, if you don't like your coverage, you should be able to easily change it. And, if you want to have a bigger deductible and pay less, you should be able to do that, too. And, if you think your provider doesn't cover everything you want covered, you should be able to switch and determine if the benefit is worth any additional cost.

That's the way human economics works. It works for something as essential as food. It can work for health care, too.

In this short piece, I can obviously not do an exhaustive explanation of this very complex subject. But, I think you get the point. Finding a bipartisan solution here will not be easy. But, fixing the way we pay for health care can free businesses to hire more workers without fear of unknown, future health care liabilities. It can free health care professionals to go back to actually providing care, instead of managing through a labyrinth of confusing and changing regulations. We can get billions of dollars of unnecessary costs and procedures out of the system. And, we can save federal dollars in support programs as well.

It will never be perfect, but we can be much closer than we are.

I'm going to call my doctor now because I feel better already!