

## WHY WE NEED LESS HEALTH INSURANCE, NOT MORE

Many seem to think that having a health insurance policy equals having access to healthcare. So having "coverage" is their goal, and forcing working people to pay for "coverage" for non-working people through taxes is somehow seen to be virtuous. Sadly this is terribly misguided. Ask anyone who has tried lately to have their medical care or drugs paid for by their insurance company. Disappointment seems to be the rule not the exception. "No, the doctor doesn't accept the insurance, the service isn't "covered", you're too old to qualify for that procedure, no you can't have it done here, you have to go there, you can only see the nurse, not the doctor, no you can't have the drug your personal doctor prescribed, you can only have the cheaper generic which may not be as good for you and only after your doctor begs us to pay for it (aka "preauthorization"), you have to pay the first \$5,000 yourself, etc." **Sadly, many with insurance now find health care unaffordable due to these high deductibles.**

This nightmare scenario is the direct result of giving a third party our health care dollars at the beginning of the year and then expecting them to pay for the care that we need when we need it. That's stupid. If paying for stuff in advance were a good plan, why don't we give all our grocery money for each year to a chain grocery store on January 1st and then let them give us the food we need throughout the year? Do you think you will get the freshest raspberries and kale that way? I don't think so. The first thing the grocery store will do is skim about a third of your money off the top to pay for their administrative costs (like insurance companies do) and then try to keep as much of what is left as they can. Rationing, shortages and reduced quality always result from this approach. And GOVERNMENT SINGLE PAYER SYSTEMS LIKE "MEDICARE FOR ALL" ALWAYS USE LOTS OF RATIONING AND SHORTAGES to control their costs, even worse than what we have now with the insurance companies. So Bernie fans, you need to be careful what you wish for. There is nothing "virtuous" about single payer health care unless you like big government to control your life and don't mind lower quality and availability of care.

The solution to this nightmare is obvious. We need to keep our money for routine health care in our pockets, so we can buy the care we want, when we want it and how we want it. **Insurance should only exist to pay for the occasional extraordinary costs like hospitalizations.** This system works quite well with car insurance. The beauty of this approach is that the artificially inflated prices that exist today in health care immediately plummet, and doctors, hospitals and drug companies begin to publish their prices and compete for your business, just like grocery stores do. So prices drop a lot. Routine health care becomes affordable, like food. If you take care of yourself, you, not your insurance company, get to keep what is not spent. And best yet, that 30% administrative cost disappears, so all of your health care dollars are now usable for health care. For the truly indigent, let the states give them an inexpensive catastrophic policy and provide clinics or give them vouchers that they can use for their routine costs and let them keep what they don't need to spend, which incentivizes healthy lifestyle behaviors.

So who loses with this approach? The big government people who want more than anything to control your life (and death!), and the insurance and drug companies who want to take and keep as much of your money as they can. Further, since patients' are now controlling their own health care expenditures, Medicare fraud almost disappears and price fixing by drug companies becomes more difficult. **So if we want to reduce costs, optimize quality and insure availability, we need to support a 320 million payer system, not a single payer one.**

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