

Gov't Has No Right to Your Health Care

By John Jensen

The question is not whether health care is a right? The question is whether Gov't has a right to your health care? Physicians around the world take the Hippocratic oath. This does not insure every person will receive health care; but, in an emergency, if a doctor is near or can be summoned, the injured person will receive care.

How the physician is compensated for services rendered is the rub. When individuals perform services for other individuals it is customary for the benefitting individual to compensate the benefactor. Compensation insures the service will be performed again. The fact being altruism does not create symbiosis. When abused it creates enmity, division, and instability. For these reasons, individuals have learned over millennia the importance of compensation. This time-honored tradition builds a trusted interdependence between individuals that promotes good will. It wasn't very long ago when physicians were paid what patients could afford to pay. Sometimes the payment was in coin, currency or barter. The idea of taking out a health insurance policy is a relatively new idea and a good one for accidents or maladies that are life threatening. Money can be pooled and invested by the insurance company affording the company profit or earnings for the risks involved. The risks are quantifiable and therefore manageable. The cost to the patient/consumer is modest as the claims are limited. Insurance against accidents or life-threatening maladies is an economic tool of the free market price system. It is symbiotic because both parties benefit from the relationship.

Obviously, risks become too high, unquantifiable, when insurers insure all against all illnesses, the pooling of money becomes untenable, infeasible... it just doesn't work. So, we leave the symbiotic world of insurance and enter the world of estimated-pre-paid-services. Since the idea of insurance no longer applies, it begs the question, why are insurance companies engaged in services they can no longer perform? The answer is quite simple, under the guise of insurance, they make money as middlemen. What the doctor and the patient lose is symbiosis. The time-honored compensation that built trust and good will is gone, usurped by rapacious economic carnivores. As long as one segment of individuals is subsidized by another segment of individuals, the scheme works. Eventually health insurance for the segment of individuals who are not subsidized becomes too expensive. They demand the right to be subsidized. The agent with the most money to provide the subsidy is Gov't. And so, Gov't is encouraged to subsidize all individuals. This isn't rocket science. The economic calculation is clear: expense exceeds income. Gov't will run out of people's money, but not before the doctor/patient relationship is destroyed. The Gov't, as the final arbiter of the compensation, takes control of the doctor/patient relationship. The relationship is now between doctor and Gov't. The patient receives the health care the Gov't says he or she will receive. The doctor receives the compensation the Gov't regulations mandate. In the end stages of this perverted takeover of the free market price system, a black market emerges to reinstate the time-honored compensation for services rendered and to inculcate trust and good will.

The point is health care should be between the patient and the doctor. We have, for too many decades now, experimented with coercion. Whether via mercantilist or socialist programs, the

present health care system demonstrates the programs don't work. Health care is complicated because it's been tied into a Gordian knot by Gov't and its mercantilist insurance companies. A market driven health care system is the best and most affordable way to deliver the care. We must get the majority of the people out of the current system of coercion and back into the free market price system. Once that's done, it will be easier and more affordable to address humanitarian concerns.

Does providing health care for those living in poverty or living with on-going medical conditions or pre-existing medical conditions mean the vast majority of people without such conditions are mandated to have the same kind of health care? NO. Should the care of those who have these conditions be the responsibility of insurance companies and or Gov't? Again, NO. Charities used to, and can again, provide/fund that care. Afterall, it's all about the money. Who pays for the care of the less fortunate? Gov't? NO. The people pay for the care of those less fortunate, either by coercion or voluntarily. The best way for the people to pay for that care is not necessarily via coercion, i.e., Gov't.

The question of health care as a right is irrelevant. The question is, does Gov't have a right to your health care? The answer is unequivocally, NO.