

A Health Care Proposal

by

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Health care in America is one of the top issues in this country. It is a very difficult issue. On one hand, we are one of the richest countries this world has ever seen. Why would access to health care still be an issue? On the other hand, why should some be forced to pay for others, some of whom are able-bodied people who basically refuse to support themselves, and others who are irresponsible with their own health at the careless expense of others?

Within limits, capitalism and the free market have offered the world the best for both individuals and the community at large. Two areas, however, are problematic for capitalism.¹ The first is monopolies, and the second is health care. Health care is a problem for the following reason. Imagine a person who works hard and saves their entire life. At some later point, the person comes down with some sort of affliction. Now the health care company can charge literally anything they want. What would the afflicted person do given the option of dying that day or giving up all of their savings to die another day? After all, they can't take their saving with them. The only choice is to give up their life saving for a two hour surgery.

Society must do what it can to disallow an entity to get so large that competition can no longer occur. Society must protect the physically weak from the physically strong. And society must prevent situations where they have no choice but to purchase at any price.

One thing to keep in mind is that regardless of how fair a thing is, there is always something that comes before fairness. That thing is the *possible*. For example, it is terribly unfair for a 16 year old person to die of cancer. But it happens, and it sometimes isn't *possible* to save them. It isn't a matter of fairness, money, or caring. It just wasn't *possible* to save them. So, the first question to ask is: *What is possible?*

The Proposal

1. Each insurance company should only be allowed to have a single pool of money. Cost sharing means cost sharing. Giving better deals to one group negates the whole value of cost sharing. Even if an insurance company services several states, still all states would share a single pool. An insurance company may not have subsidiary companies with separate pools, and they must not be allowed to create corporate structures that avoid the single pool rule.
2. An insurance company may offer any services at any price. However, they must offer those exact same services to all companies and all individuals at the exact same price. No special arrangements, no kickbacks, discounts, add-ons, and nothing that offers the service cheaper to one group than another.

¹The topic of another essay.

3. Insurance companies are required to accept preexisting conditions if the person had continuous coverage. If they did not have continuous coverage, then the insurance company is not required to cover the preexisting condition for a period of 12 months. After that period, preexisting conditions are covered like normal. Presumably, the price of their offerings would reflect this requirement.
4. An insurance company may not pay one health care provider one amount for a particular product or service and force another health care provider to accept a lower amount for an equivalent product or service.
5. Health care providers are required to provide emergency health care treatment to those without health care or a proven ability to pay. The recipient will have a lien placed against their possessions and income for a period not to exceed 7 years. The lien will take everything the health care recipient has except what the recipient needs to survive in a minimal way. The recipient will be prevented from moving assets in order to avoid payment. If such efforts can be proven, the maximum time for repayment goes from 7 years to end of life.
6. The government will establish reasonable maximums for each product and service that will not be dependent on anything except the specific product or service in question and the free services provided. These maximums will allow for significant but not obscene profits.
7. In order to control costs while still providing ample motivation, no individual in either the insurance industry or the health care industry may receive a total compensation package valued at more than one million 2017 dollars per year.
8. The government will provide no subsidies to anyone except the following:
 - (a) the elderly who have a net worth of less than \$2M
 - (b) the severely handicapped

While this proposal calls for far more controls and government involvement than is good for capitalism and the free market in general, it is called for in this instance. Just as we allow the law to limit what individuals can do to other individuals, this is required to limit what health care providers can do to individuals at times when the individual has no choice.