Written by <u>Steven J. DuBord</u> on June 12, 2009



Obama Promotes Healthcare Reform

Having begun with this example of a worstcase healthcare scenario, Obama moved on to make some remarks before taking questions from the audience. He strongly emphasized that he thinks "the growing cost of Medicare and Medicaid is the biggest threat to our federal deficit." Supposedly by rooting out waste and fraud while reducing overpayments to insurance companies, Medicare and Medicaid expenses can be cut significantly enough to help pay for the reforms he envisions. Yet these are government-run programs, and the president is admitting they aren't living up to their promises. This hardly inspires confidence in any new program the government will start.

In the question-and-answer segment, Obama expressed puzzlement over people who speak about "government-run" healthcare, claiming, "I don't want government to run stuff." He said he's got enough to do already: "I've got North Korea, and I've got Iran. And I've got Afghanistan and Iraq." While this drew a favorable response from the crowd, it is telling that the president hinted he is too busy to run America's affairs because he is so focused on trying to run the affairs of other nations. He never mentioned that the government deficit could be lessened by bringing our troops home, nor that this would allow him the luxury of taking care of the one country in the world he has actually been elected to lead.

The president spoke of many other things:

• Cutting tax deductions for high-income Americans to finance reform (how ironic and unfair that some physicians or health insurance executives may end up subsidizing those they care for or provide coverage to);

• Investing in health information technologies (a massive national database that would allow any hacker or abuser to access health information on everyone in the system);

• Setting up a Health Insurance Exchange (a clearinghouse that would supposedly make shopping for insurance easier and cheaper, with no participating carriers able to refuse pre-existing conditions. The exchange is mainly needed because federal tax laws don't allow individuals to pay for health insurance with before-tax monies, as businesses are able to do, meaning individuals pay more for insurance than employers and the insurance is usually tied to an employer, not an individual, and that when someone loses a job they lose their insurance instead of taking it to the next job);

• Starting a public insurance option (supposedly to compete with private carriers, and inevitably undercut the private carriers and put them out of business — giving us government-controlled healthcare); and

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• Duplicating the best practices in health care everywhere in the country (standardization that will force a one-size-fits-all approach).

Dr. Jane Orient foresaw developments like these in her January 7 article "<u>Stay Healthy: Government</u> <u>Healthcare May Be Coming</u>." This is must reading to understand the issues involved and what is really at stake.

The president is right when he says that things need to change. But if the situation is really as desperate as the president portrays it, why aren't other options on the table? Why not bring our troops home to cut military spending? Why not reduce or eliminate all international programs and UN support because it is his first responsibility to take care of Americans, not the citizens of other nations? Why not remove those who are in America illegally rather than providing a government insurance option for them to receive care at the taxpaying legal-citizen's expense?

For that matter, why not change the government rules and regulations that are part of the problem? Allow individuals to purchase health insurance across state borders to avoid costly state mandates, or eliminate the mandates all together. End tax discrimination against individual insurance coverage. Automobile insurance, homeowners' insurance, renters' insurance, jewelry insurance — all of them are normally purchased individually, not as part of an employer-based benefit. Why should healthcare be any different? If an individual changed jobs, his coverage would go with him, pre-existing conditions and all, just like his car insurance and homeowners' policy do now.

President Obama actually said at the meeting that government needs to provide an option for people "where the free market fails." This is a grave misrepresentation of the situation. The free market has not failed. Government is interfering in the market and then blaming the market for failing. Does government need to provide public automobile insurance to spur competition? No, the market is doing quite nicely on its own, and it could do the same for health insurance if government would just stop meddling.

It would have been more accurate for the president to say that we need the free market to provide an option for people where government interference has failed.

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