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Hiking Government Role In Health Care Shaky Idea

A proper diagnosis is essential to any cure.

"As the presidential candidates discuss their plans for the American health care system, they point their fingers of blame in several directions - toward insurers, employers, and even over-eaters and nonexercisers," says Mary Katherine Stout of the Texas Public Policy Foundation. "But none of the leading candidates are pointing toward the main culprit - the government."



Federal and state governments have driven up the cost of health insurance and health care with Byzantine regulations, outdated tax policies, and price-setting that distorts the marketplace, she contends.

"States have piled on health insurance mandates, artificially increasing the cost of insurance and skewing the concept of risk," Ms. Stout says. "Texas ranks among the top five most heavily mandated states with 52, requiring insurers to cover everything from alcoholism to in-vitro fertilization, acupuncturists, and marriage therapists. Lower cost coverage sold in another state - perhaps one without all the mandates - is not an option since only policies approved by Texas regulators are available here."

Federal regulations also distort the market, she adds.

"The federal tax code tethers insurance to employers giving favor to employers providing insurance and to individuals with employer-sponsored coverage," she says. "The results include needless periods of uninsurance coinciding with unemployment, limited insurance options that reflect the choices of employers instead of employees, and individuals who buy their insurance only after Uncle Sam takes the first bite from their paychecks."

And Medicare exerts undue influence on health care prices, because so many look to its rates as a guide.

"Federal laws create perverse incentives allowing people to receive treatment without paying, which stick the tab to federal, state, and local governments; along with those who have insurance," Ms. Stout says. "If health insurance and health care are out of reach for people, it is due to government meddling in the marketplace and stifling competition."

Is it reasonable, then look to the government to step in, take over the system and deliver something better?

She points out that when the U.S. Postal Service received complaints about lines and long waits for service, it responded by taking the clocks off the walls.

"Government regulations have given us this mess, so it is unlikely that government can lead us out," Ms. Stout says. "The stories of foreign heads of state coming to the United States for health care services, Canadians waiting in long lines for would-be life saving treatment, and Britain's willingness to ration care according to age, seemingly fall on deaf ears."

This is not a partisan issue, she adds.

"The differences between Republican and Democrat presidential candidates' are not as 'sharp' as most people believe," she says. "Candidates of both parties may differ on the specifics of their plans, but most envision an increasingly active role for government in regulating health insurance and paying for health care."

There's a better treatment for the health care system's ailment, Ms. Stout says.

"A new direction in health policy would follow the path of competition with the goal of delivering Texans a great deal of choice in insurance and care, with both increasing quality and decreasing cost," she says.

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