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Friday, March 28, 2008

Editorials

Posted on Tuesday, March 25, 2008

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Imposing Health Care Mandates Cuts Choices

When the government believes it knows best, look out. That's especially true when it's a life-and-health matter such as health care.



"Lawmakers across the country apparently believe their idea of necessary health care benefits supersedes that of their constituents," says Kalese Hammonds, health care policy analyst for the Texas Public Policy Foundation. "Rather than allowing individuals to make their own decisions, elected officials have dictated the structure and benefits of health insurance policies through legislative mandates."

Government cites many reasons for imposing mandates, she says.

"Among them (are) guaranteeing a payment source for providers offering certain treatments and securing coverage for individuals trying to cope with a particular disease or condition," Ms. Hammonds says. "Unfortunately, these same mandates arbitrarily inflate the cost of health insurance, making even a basic plan too expensive for many consumers and forcing them to rely on the government to provide these benefits or forego coverage altogether."

Each individual mandate might seem a minor, even sensible change.

"However, researchers have found that the combined effect of the mandates drive up the cost of a basic health plan by nearly 50 percent," Ms. Hammonds says.

Her research shows 55 individual mandates in Texas, making the state among the five most heavily regulated health insurance markets in the country.

"Recent studies show that one-fourth of uninsured individuals go without coverage because of the increased costs from health insurance mandates," she says. "Curtailing such mandates presents an immediate opportunity for lawmakers to lower the cost of insurance plans and help reduce the number of uninsured."

Texas mandates coverage for marriage and occupational therapy, drug and alcohol rehabilitation, and even in vitro fertilization, she points out.

"The latest addition is the 'mental health parity' mandate, which alone has been estimated to increase premiums by as much as 10 percent," she says.

It makes no sense, economically.

"This approach of limiting health insurance to heavily mandated plans that require coverage of 'bells and whistles' services is like telling someone in the market for a new car that they can buy the fully loaded, top-of-the-line Cadillac off the show room floor ... or nothing at all," Ms. Hammond says. "In today's health insurance market, people are forced to choose between the Cadillac-style plans, relying on the government to provide insurance through Medicaid and CHIP, or going without coverage at all."

The free market would provide a better system.

"Instead of having legislators determine what services consumers need, insurance products should respond to consumer demands and consumer judgments on value and price," Ms. Hammonds contends. "In today's customer service driven environment, consumers can engineer a computer built to their specifications, customize their cell phone plans, and even design their own shoes. It only makes sense that an item as personal and critical as health insurance would be adaptable to the specific needs and financial resources of individual consumers."

With fewer government mandates, consumers could "craft inexpensive plans that not only meet their basic requirements but also allow personalization according to an individual's specific needs."

Minimizing regulations and allowing consumers to choose a health plan tailored to their specific health needs and personal financial capabilities is the first step to making health insurance a real possibility for everyone, Ms. Hammonds says.

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