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Consumers Better With Competition

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As a new Congress begins to look at health care insurance options, some of the more liberal members are already discussing proposals for a single-payer, universal health care plan.

That's not the best solution. Senators and Congressman would be much better off focusing on health care solutions that effectively bring down health care costs, expand access to quality care, and reward patients for shopping around.

Advocates of single-payer health plans want the U.S. government to be the only entity that pays for health care: With Uncle Sam picking up the tab, proponents predict health care spending would be reduced, administrative burdens would be eliminated, and doctors would be free to practice as they wish.

Do they really believe that adding another major program to the federal government would actually eliminate administrative headaches and make it easier for doctors?

We need only to look to our neighbors to the north, in Canada, for a clear view of what we could expect under a single-payer system.

The biggest problem is the wait; for office visits, diagnostic tests, lab work, even surgeries.

There are only so many doctors and so much medical equipment in Canada. That means that most patients can't get the help they need when they need it. At any given time, nearly 750,000 Canadians are waiting for a medical procedure. According to a report by the Commonwealth Fund, 42 percent of Canadians with chronic illnesses said they had to wait more than two months to see a specialist.

Another major problem faced by those in a single-payer system is the health risk that is faced by participants.

A recent study by the Fraser Institute indicates that much of the health technology in Canada is aging and outdated. Such equipment has a higher risk of failing, may be less accurate, and may not provide the most up-to-date medical readings.

As consumers, all we want is health care that is reasonably priced, of high quality and that is convenient (i.e. without a long wait).

Many of us already have had experiences with limited access to health care – through HMOs. Such plans tried to control health costs by controlling which doctors patients could see, limiting the specialists that one can visit, and reducing the options that were available.

It didn't catch on. Few of us like limited health care options. We want to make our own choices, based on what's best for our health and our wallet.

Instead of wasting their time on a system that limits our choices, creates long waiting times, and has the potential to jeopardize our health, the United States should opt for a system of innovation and choice.

The best reform would liberate doctors to meet patient needs in innovative ways, free patients to become smart shoppers, and allow a competitive medical marketplace to allocate resources, while raising quality and lowering cost in the process.

Mandates should be avoided in favor of making more options available through consumer driven health plans. Most such plans include the expansion of health savings accounts to encourage greater participation. Patients with health savings accounts are significantly more likely to talk to their doctor about treatment costs and options, track their health care expenses, and estimate future expenses.

So, would you rather make your own choices on medical care and cost options or delegate the quality, cost and timing of your care to the federal government?

Now is not the time to move ahead with proposals for single-payer, universal health care. Nor is next year or the year after that. Instead, Congress should act now to let the consumer make his or her own health care decisions. Let providers compete on price. We'd all be much better off.