

## Keep Health Care Healthy

By Bill Fortenberry

The Democratic Party has repeatedly claimed that the cost of doing nothing is too high to justify the rejection of national health care, but is that really true? Most conservatives have simply accepted this statement as true choosing to argue not over the need for health care reform but over the method of reform. I would like to take just a moment to do what no other conservative has been willing to do. I am going to publicly claim that our capitalistic health care system is in the peak of health. It is operating at maximum efficiency, and there is nothing wrong with it. I can prove this bold claim in the same way that each and every one of you can prove it – through my own personal experience. The current administration is fond of defending its positions with sob stories, so let me present you with mine.

I am a hard working American with a wife and a young son. My wife works the full-time position of wife and mother for which she is paid the usual salary. In 2006, my income was a mere \$15,000 per year with no benefits. During that year, we faced two major medical expenses. Our son was born shortly before our first anniversary, and then, just six weeks later, my wife suffered a brain hemorrhage. According to the Democrats, a family of three with an income of just \$15,000 can't even afford a doctor's visit, much less the expense of two major medical events in the same year; but by the end of the year, all of our medical expenses had been paid in full.

How is that possible? Well, I'm glad you asked. It's possible because the American health care industry is the most cost effective health care in the world. American citizens reap the benefits of a balance of powers between themselves, their doctors, and the insurance companies. You see, if an insurance company were to charge more for its services than its customers want to pay, then those customers are free to change to a different insurance provider. Thus the insurance companies already have an incentive to keep their prices low. They cannot charge more than their customers are willing to pay. Likewise, the doctors must keep their prices to a minimum, for if a doctor begins to charge too much, he runs the risk of the insurance companies dropping him from their list of supported doctors. If the insurance companies become too miserly in their payouts, they also run the risk of doctors removing them from their list of supported insurance companies. This delicate balance of powers allows the doctors to obtain the payment that they need with as little cost to the patient as possible. In fact, a survey performed by the Henry J. Kaiser Family Foundation found that while healthcare spending in the US reached 2.3 trillion dollars in 2007, the average cost to the individual was only \$275 per month. In other words, the average American spends more on his car every month than he spends on his health.

Do we really need health care reform? No, what we really need is to renew our reliance on the capitalism which has blessed this land with over 400 years of prosperity. We need to embrace the free-market competition which brought us prescription drugs for just \$4. Our health care system is thriving and healthy. Let's keep it that way.