



VIEWPOINT

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Healthcare reform should empower individuals

Give Individuals Control of Their Healthcare

By Marc Kilmer

Healthcare is shaping up to be the main focus of attention on both the state and federal level next year. Candidates running for president have put forth ideas on how to reform the system. Governor Ted Strickland and members of the General Assembly are floating proposals on how to tinker with Ohio's healthcare system.

Unfortunately, many of these plans lose sight of what should be the goal of any reform – putting the consumer in charge of his or her healthcare.

People are upset with our healthcare system because they feel others are making decisions for them. And, by and large, they are right. If they have health insurance, a private sector bureaucrat (working within tight government regulations) is controlling their choices. If they have government healthcare, a government bureaucrat is controlling their choices. And if they lack insurance, they feel no one will even see them.

Unfortunately, most reform proposals will only further restrict consumer choice. Increasing government involvement in healthcare through a single-payer system will put government bureaucrats squarely in charge. Those who currently receive healthcare through Medicaid and Medicare often find their choice of doctors limited. It also takes the approval of politicians to decide what procedures and services the government will provide. Do we really want to turn over all our health care decisions to government bureaucrats and politicians?

Of course, the proposals to expand employer-sponsored healthcare also pose a problem. There really is no reason that our employers should provide health insurance for workers. This system only arose out of government price controls during World War II. Just as car insurance or homeowners insurance does not come from our employers, health insurance should also be separate from work.

This may sound like a radical proposal, but moving towards individually-purchased health insurance is good for consumers. There would be no loss of insurance when you change jobs, for instance. You would also have a wider choice of policies. And, instead of health insurance companies trying to please employers (who currently pay them), they would try to please the patient.

However, more power for consumers in health care should not stop at health insurance. There is more to healthcare than health insurance. There is no reason that basic health care needs (regular checkups, for instance) must be met by health insurance. More freedom in the healthcare world will follow with more consumer choice.

This notion of consumer control also works with government healthcare programs. While these programs are too large and should be reformed, there will always be the need for some people to receive government assistance. Right now, however, policymakers direct this money to benefit the providers of service, not the users. That is one of the reasons why there are so many Ohioans in nursing homes. In general, people want long-term care in their own home or a community setting. They do not want to go to a nursing home. Home care is also less expensive for taxpayers. But the nursing home lobby is powerful and your tax dollars are directed as they see fit, not according to patients' desires.

There are a variety of ways to achieve more consumer control over healthcare. Both liberal and conservative politicians should compete in a way to meet this goal. But, in the end, everyone should be working towards this result. It is your body and your health; you should have the ultimate decision over how to meet your healthcare needs.

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