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Health Care Choice Can Cut Costs, Improve Care

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As a new Congress begins considering health insurance issues, some members are already discussing proposals for a single-payer, universal health insurance plan.

That's not the right approach. Senators and representatives would be much better off focusing on health care solutions effective in bringing down health care costs, expanding access to quality care, and rewarding patients for shopping around.

Long Waits for Treatment

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 eliminated, and doctors free to practice as they wish.

Do they really believe adding another major program to the federal government would eliminate administrative headaches and make it easier for doctors? We need only look to our neighbors to the north, in Canada, for a clear view of what to 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 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.

Preference for Choice

Another major problem faced by those in a single-payer system is the health risks the participants have to endure.

Much of the health technology in Canada is aging and outdated.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 convenient, without having to wait months on end for needed surgery.

Many of us in the United States 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 one could visit, and reducing the number of available options.

HMOs didn't catch on because few Americans like limited health care options. We want to make our own choices, based on what's best for our health and our wallet.

Freeing Doctors, Patients

Instead of wasting time on a system that limits our choices, creates long waiting times, and can 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 costs. Mandates should be avoided in favor of making more options available through consumer-driven health plans.

Most such reform plans include encouraging expansion of health savings accounts

(HSAs). Patients with HSAs are significantly more likely to talk to their doctor about treatment costs and options, track their health care payouts, and estimate future expenses.

Who Decides?

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 American consumers—not federal bureaucrats—make their health care decisions. When we force medical providers to compete on price and quality, we're all much better off.