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Just Say No to the Health-Care Summit

Democrats need to take mandatory insurance off the table.

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Republicans are dithering over whether to accept President Obama's invitation to a Feb. 25 health-care summit. The White House says the health bills passed with Democratic support—the Pelosi and Reid bills—will be the basis for talks. Republicans should just say no to a summit based on these bills.

These bills reduce American freedom. Forcing people to buy insurance and empowering government to dictate what your doctor does—key elements of these bills—need to be off the table. There can be no negotiation between coercion and freedom.

Until recently, Mr. Obama promised that if you like your health plan and your doctor, you won't have to change. But at a recorded meeting with Republican leaders on Jan. 29, he admitted these bills break that promise. You will have to enroll in the type of plan the government requires you to have (House bill, pp. 15-16). The Internal Revenue Service is given new powers to make sure you comply.

Also, for the first time in history, government officials are given power over how doctors treat privately insured patients. Doctors who don't adhere to whatever regulations the Secretary of Health and Human Services imposes to improve health-care "quality" cannot contract with your insurer (Senate bill, pp. 148-149).

Yet Republican leaders are inquiring about how much of the summit will be televised and who will be invited. They should instead tell the president to stuff the 4,500 pages of the House and Senate bills into a shredder.

Refusing to accept the Congressional legislation as the basis for talks does not make Republicans the party of "no." Both parties agree insurers must be prohibited from dropping people who have paid their premiums and then get sick. Both parties favor subsidized high-risk pools to enable people with pre-existing conditions to get affordable coverage.

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Both parties are likely to support continuing to help people pay Cobra premiums. This is a temporary helping hand (18-24 months only) for the industrious who are between jobs, not a costly permanent entitlement. Yet it would reduce the number of uninsured, possibly by as many as seven million.

Both parties should agree to liberate consumers to buy insurance outside their own state. A healthy 25-year-old New Yorker could cut his costs by two-thirds if permitted to shop on e-healthinsurance.com and buy coverage in another state.

These reforms lower costs without diminishing liberty. Each has bipartisan support and could be accomplished with a 20-page bill in plain English. Another needed reform, reducing unfair medical lawsuits, is less likely to win Democratic backing. But if the president is willing to consider these ideas and start from square one, a summit might be good.

At the negotiating table, legislators need to keep one number in mind: 40%. If they can't remember it, they should write it on their palms. In fiscal 2009, total government spending (federal, state and local) exceeded 40% of everything produced in the U.S. Only once before was that line crossed—in World War II. When government spends so much, less is left for people to spend as they choose. Nothing today justifies the confiscation of nearly half of people's productivity.

Yet members of Congress crossed that 40% danger line and continue to propose costly programs that Americans will have to pay for with the fruits of their labor. No member of Congress asked citizens, "Would you rather make your own car payments instead of bailing out the auto industry or funding National Public Radio?"

At any health-care summit, legislators must hold the line at 40%. Crossing it is dangerous, whether the spending is paid for with taxes now or borrowed and taken from you and your children later. Mr. Obama defends the current Democratic health bills, claiming they will reduce the deficit. That's a shell game. These bills are paid for with \$500 billion in new taxes over 10 years. A vast expansion of government spending paid for by new taxes is not deficit reduction. It's freedom reduction.

The health-care bills in Congress would push the U.S. closer to social welfare states like France and Germany, where the public gives up 50% to 55% of everything produced to support government programs. Congress needs to be reminded that Americans don't want to solve every social problem at the expense of their freedom to choose how to spend their own money.

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