

Listen To The People
By Tim Luedtke
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I believe the vote in Massachusetts bodes well for the country and her people. Many view the results of the vote as a no-confidence vote for health care reform, yet I believe the vote truly represents a no-confidence vote in the way our elected officials pursued this monumental endeavor. The legislative process spiraled down into a free-for-all of name calling, uncooperativeness and deal-making. The process devolved into Democrats forcing through their vision and Republicans distancing and removing themselves from constructive efforts. As an actuary actively involved in health care and a man who has suffered the pains of the existing system, I truly believe we need health care reform now and ask that Congress come together in a spirit of cooperation.

I urge Congress to consider the work of their predecessors who also were once challenged with reforming industries which were not working. I believe our forbearers had it right over a hundred years ago when they focused on breaking up monopolies through the Sherman Act and the Clayton Antitrust Act. Our legislators did not remedy a bad situation by nationalizing the businesses or by making the government a competitor, but rather they created a fair level playing field for the market to work.

The Government's role is and should be to support a level playing field with a set of rules that allow for fair competition, and not to be both a rule-setter and a competitor. Baseball, basketball, football, or any sport could not persist where the umpires, referees, and officials set the rules, interpreted the rules, owned one of the teams, and played the games.

Unfortunately, today health care financing is not working for all Americans. While health care may be complicated, it is no more complicated than our energy industry, railroad transportation, or other major industries that were directly affected by the Sherman Act. Additionally, I encourage Congress to take a guide from the great leaders of the 1890s. They did not pass the sweeping changes of the Sherman Act with a simple majority, but with an overwhelming near-unanimous landslide vote of 242 to 0 in the House of Representatives and a vote of 51 to 1 in the Senate. This was a vote that the American people could understand and supported the rightness of Congress' actions. Health care which is incredibly personal and too important to each American citizen should not be implemented through a simple majority.

I believe many of the problems our health care system has today is a direct result of the government becoming too involved through the creation of Medicare in 1965. Even if extreme care were to be taken to ensure that subsidies, rating, and insurance requirements were the same for both a public plan and private insurance plans, the two options are inherently different and could never truly be equal.

I pray that Massachusetts continues to lead the way to effective and beneficial change. As Massachusetts did in the beginning with fighting for fair taxation and firing the shot heard round the world during the 1770s, I believe health care reform will take a promising step forward with Massachusetts' election of Scott Brown. And like our forefathers, I encourage Congress to consider the people's wishes as the Continental Congress did so many years ago by crafting a Declaration of Health Care Independence outlining the principles for which we stand – a draft of which I respectfully offer at www.navben.us/Declaration.php.