

We Declare Our Health Care Independence **by Tim Luedtke, FSA, MAAA, FCA**

We declare our health care independence! Insurers, politicians, employers, doctors, and hospital leaders refuse to assent to principles that are good and necessary for the public good.

- Doctors and hospital leaders charge product prices that favor insurance over cash
- Insurers provide health care financing programs that become cost prohibitive and often impossible to acquire when needed most
- Politicians push forward health care revisions which increase the importance of health care financing and centralized control over giving individuals the financial capacity and the right to make their own health care decisions
- Doctors and hospital leaders perpetuate a payment system that rewards treating diseases and sickness with more and expensive services over establishing life-long practices of wellness and healthy habits
- Insurers execute a business model where delaying payment increases float, interest income, and profits
- Politicians established and support a tax system that favors insurance over cash
- Politicians continue to add new health care mandates to a highly restricted and controlled insurance market that makes acquiring financial protection both expensive and complicated
- Employers follow business tactics which favor younger, less costly, and more easily insurable employees over older, more costly employees who must find alternative health financing when it is often most difficult and expensive to acquire

Our country was formed on the belief that we are all created equal and endowed with the rights to life, liberty, and the pursuit of happiness. And now, the politicians supported by these critical health care special interest groups are looking to take away our health care freedoms and require that we further put the insurers, the government, the doctors, the hospitals, and to a lesser extent the employers in control of our health care by requiring that we finance health care through mandated, minimum benefit programs or face additional taxes.

We have not been silent in our call for constructive change on all sides of the ongoing health care debate. We warned them with our demands for health care reform, the 2008 presidential election, our vocal opposition to a public option, Tea Party demonstrations, and now our renewed call for change with the surprise elections of Republican governors in both New Jersey and Virginia. Yet, they remain deaf to our call for constructive change that:

- Assures that we do not lose financial resources and access to health care when needed most
- Empowers the consumer to make their own health care decisions
- Provides the financial capacity to acquire the health care we individually need

- Provides the information we need to make intelligent, individualized health care decisions
- Provides timely access to care
- Provides protection tailored to our individual financial situation when catastrophes occur
- Provides physician incentives to care for an individual's health, not their sickness
- Encourages wellness over treating avoidable problems
- Does not penalize the populace for the poor lifestyle choices of others

Thomas Jefferson eloquently stated that "governments long established should not be changed for light and transient causes; and accordingly all experience hath shown that mankind are more disposed to suffer, while evils are sufferable, than to right themselves by abolishing the forms to which they are accustomed". I fear we are on a path that, like Jefferson's "despotic government", health care will become despotic with "repeated injuries and usurpations, all having in direct object the establishment of an absolute tyranny" over the health care consumer.

Over the past decade plus there have been numerous attempts to pass a Patients' Bill of Rights without success. I believe we are putting the cart in front of the horse. The Founding Fathers understood that the colonies required a unity of purpose with a shared direction, before all could support a Bill of Rights. With the Declaration of Independence, the Founding Fathers achieved such unity of purpose and passed it without dissention. We require such unity of purpose; we need to sign our own Declaration of Health Care Independence. And I submit that such declaration, like the Declaration of Independence, will have at its center the individual.

You can find a Declaration of Health Care Independence proposal at www.navben.us/Declaration.php.