

[Print This Article](#)



## **Lynn Vakay: We should heed Madison's advice, not Harry Reid's**

Right Here Right Now!

James Madison, our fourth president and "father" of our U.S. Constitution warned in Federalist Paper No. 62: "It will be of little avail to the people that the laws be made by men of their own choice, if the laws be so voluminous that they cannot be read, or so incoherent that they cannot be understood."

Our current Senate has a bill that is more than 2,075 pages and growing. The table of contents alone is 14 pages. This monstrosity of detailed dos and don'ts purports to reform health care in the United States.

It contains such phrases as: "An insurer or employment-based health plan shall be responsible for reimbursing the program under this section for the medical expenses incurred by the program for an individual, who based on criteria established by the Secretary, the Secretary finds was encouraged by the issuer to disenroll from health benefits prior to enrolling in coverage prior to the program."

This is one of the more understandable sections of the bill. Is there any doubt we are far past that "incoherent" state of which Madison warned us?

At this point, we should not just be concerned about our economy and health care system, but ultimately our very system of individual liberty, responsibility and limited government.

Any bill that contains 2,000-plus pages will not only bring with it much incoherence, but will also strip away many more liberties and freedoms.

Further, any legislator who has claimed to read the bill, and more importantly, understand it, needs to pay a visit to his local lie detector technician.

The one coherent fact about the bill is, it makes all the things that have been driving up the costs of health care worse.

We know one of the main causes of unrestrained increases in health care costs is we heavily rely on a third-party payment system.

For example, my grandmother, while suffering through several years of congestive heart failure, spent many days in the hospital.

Her cost of care was literally thousands of dollars per day. The only way this facility could charge these exorbitant amounts of money was because Medicare was paying for it.

If she and/or the families of every other patient had to pay out of their own pocket, the prices would have been substantially less. Everyone knows human purchasing behavior is based on "who's paying the bill."

How many people go to see their doctor when they really don't need to just because their "insurance" or Medicare is paying for it? This is a huge problem.

Further, our current system encourages a person's health insurance to be employer-provided, so if someone loses or changes jobs he or she will likely lose coverage.

There is a solution to this problem. We need to treat individually purchased health insurance the same as we treat employer-based health insurance under the tax code.

This would allow people to move away from an employer-based system and embrace a system like all other insurance, such as auto and home. Amazingly, the current Senate and House bills do just the opposite - they mandate employers provide health care coverage.

Many of us who are adamantly opposed to socialism in any form often rant against socialized medicine in America. However, we often forget that already half of all health care spending today in the U.S. is spent by the government.

We are already half-socialized and this is the major reason costs have risen. As former president Ronald Reagan so famously stated: "Government is not the solution to our problems. Government is the problem."

Now, I know numbers are mind-numbing and boring, but stay with me: Medicare, the current government insurance company for seniors, cost almost \$500 billion in fiscal year 2009. When it was first introduced, Medicare was projected to cost \$9 billion by 1990.

The actual cost was \$110 billion.

Another example is Medicaid's Disproportionate Share Hospital payments, which were estimated to cost less than \$1 billion by 1992.

The actual figure in the end was \$17 billion, and current estimates of Medicare fraud and overpay range as high as \$60 billion.

More recently, we have seen the relatively simple task of providing swine flu vaccine seriously underestimated by the government.

Do we seriously think that expanding government's role will reduce costs and improve coverage?

I think not, and neither did Madison. But who was he to dictate how our legislators should be legislating - just the father of the Constitution.

*Lynn Vakay lives in Acton and is a Santa Clarita Valley school teacher and a member of the 38th Assembly District's Republican Central Committee. Her column reflects her own views and not necessarily those of The Signal. "Right Here, Right Now!" appears Fridays in The Signal and rotates among local Republican writers.*

<http://www.the-signal.com/news/article/22282/>