

<p>http://www.the-signal.com/news/article/22282/ Lynn Vakay: We should heed Madison's advice, not Harry Reid's</p>	<p>http://www.humanevents.com/article.php?id=34582 James Madison vs. Harry Reid</p>
<p>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."</p>	<p>"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." So wrote James Madison in Federalist Paper No. 62.</p>
<p>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 <u>purports</u> to reform health care in the United States.</p>	<p>Today the Senate has before it a bill exceeding 2000 pages in length that <u>purports</u> to reform health care in the United States.</p>
<p>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."</p>	<p>The bill, H.R. 3590, 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."</p>
<p>This is one of the more understandable sections of the bill. Is there any doubt we are far past that "incoherent" <u>state of which Madison warned us?</u></p>	<p>And this is one of the most coherent sections of the bill. Can anyone doubt that we are well past <u>the state that Madison warned us about?</u></p>

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<p>At this point, we should not just be concerned about our economy and health care system, but ultimately our very <u>system of individual liberty, responsibility and limited government.</u></p>	<p>It is not just our economy and health care system that is at stake, but our <u>system of individual liberty and responsibility and limited government.</u></p>
<p><u>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.</u></p>	<p><u>Any bill that contains 2,000 pages will create unintended consequences, much less a bill that will place the government even deeper into a health care system that makes up one-sixth of the nation's economy.</u></p>
<p>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.</p>	<p>Any Senator who claims to have read the bill in its entirety and then claims to understand all the provisions of the bill needs to have his nose checked for length.</p>
<p></p>	<p>For example, one should ask their Senator what the language providing for imprisonment for violation of Section 519 of the Employee Retirement Income Security Act of 1974, as found on page 1792 of the bill, means. It will be years before anyone full understands what the repercussions -- intended and not so -- of this massive piece of legislation are.</p>
<p>The one coherent fact about the bill is, it makes <u>all the things that have been driving up the costs of health care worse.</u></p>	<p>What we do know about the bill is that it makes worse <u>all the things that have been driving up the costs of health care.</u></p>
<p>We know one of the main causes of unrestrained increases in health care costs is we heavily rely on a third-party payment system.</p>	<p>We know that a primary cause of unrestrained increases in health care costs is that we rely heavily on a third party payment system.</p>

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<p>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."</p>	<p>My mother-in-law is currently in a nursing care facility that is charging \$663 per day. The only way that the facility can charge this outrageous amount for her care, which is primarily coming from aids making not much above minimum wage, is that Medicare is paying for it. If everyone had to pay for nursing home care out of pocket the prices would be substantially less. Yet the Senate and House bills would push millions more into a system where someone else, either the government or a health insurance company, will pay for the services.</p>
<p>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.</p>	
<p>Further, our current system encourages <u>a person's health insurance to be employer-provided, so if someone loses or changes jobs he or she will likely lose coverage.</u></p>	<p>A significant problem with our current system is that <u>a person's health insurance is often employer-provided so if a person loses or changes jobs he or she will be in danger of losing coverage.</u></p>
<p>There is a solution to this problem. We need to treat individually purchased health insurance the same as we treat <u>employer-based health insurance under the tax code.</u></p>	<p>The solution to this problem is to treat individually purchased health insurance on an equal footing with <u>employer-based health insurance under the tax code.</u></p>

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<p><u>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.</u></p>	<p><u>This would move people away from an employer-based system and towards a system that resembles true insurance, such as fire, theft, or auto insurance. Yet the Senate and House bills do just the opposite -- mandating that employers provide health care coverage.</u></p>
<p>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 <u>half of all health care spending today in the U.S. is spent by the government.</u></p>	<p><u>Half of all health care spending today in the US is spent by the government,</u></p>
<p><u>We are already half-socialized and this is the major reason costs have risen.</u> As former president Ronald Reagan so famously stated: "Government is not the solution to our problems. Government is the problem."</p>	<p><u>which is a major reason that costs have risen.</u></p>
<p>Now, I know numbers are mind-numbing and boring, but stay with me: <u>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.</u></p>	<p><u>Medicare, the current government insurance company for the elderly, cost nearly \$500 billion in fiscal year 2009. At its introduction, Medicare was projected to cost \$9 billion by 1990.</u></p>
<p>The actual cost was \$110 billion.</p>	<p>The actual figure was \$110 billion.</p>
<p><u>Another example is Medicaid's Disproportionate Share Hospital payments, which were estimated to cost less than \$1 billion by 1992.</u></p>	<p><u>In 1987, Medicaid's Disproportionate Share Hospital payments were estimated to cost less than \$1 billion by 1992.</u></p>

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<p><u>The actual figure in the end was \$17 billion, and current estimates of Medicare fraud and overpay range as high as \$60 billion.</u></p>	<p><u>The actual figure was \$17 billion. Estimates of Medicare fraud range as high as \$60 billion.</u></p>
<p><u>More recently, we have seen the relatively simple task of providing swine flu vaccine seriously underestimated by the government.</u></p>	<p><u>Even the relatively simple task of providing swine flu vaccine was seriously underestimated by the government.</u></p>
<p><u>Do we seriously think that expanding government's role will reduce costs and improve coverage?</u></p>	<p><u>Do we seriously think that expanding government's role will reduce costs and improve coverage?</u></p>
<p>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.</p>	<p>It is imperative that we heed the warning of Madison and cast a dagger in the heart of the attempted completion of government's takeover of our nation's health care industry. Let us return to a market-based system of health care provision and restore our belief in liberty and responsibility. It is a task to which we should, with a firm reliance on the protection of Divine Providence, mutually pledge to each other our lives, our fortunes, and our sacred honor.</p>