

OPINION: ObamaCare Trap: Is It Insurance “Reform” ...or Insurance Takeover?
By Elizabeth Lee Vliet, M.D. ©3-1-2010

The Healthcare Summit made it clear that we face polar opposite choices:

1. Will we have *individual control* of our healthcare insurance and services? The Republicans presented cogent ideas for free market, patient-centered, lower cost options to improve healthcare delivery and private insurance.

OR

2. Will *Washington control* our healthcare options? Democrats continued their aggressive push on a radical agenda to transform 1/6 of our economy by government regulation of healthcare with federal panels to tell us what options we are allowed.

The Democrats plan is clear: ram their agenda through on the devious tactic of “reconciliation,” AN OBSCURE BUDGET PROCEDURE never intended for such massive social transformation of our economy and infringement of our freedom.

If the “reconciliation” tactic fails, “Plan B” focuses on “insurance reform” –setting up government-dictated coverage and price controls for private insurance companies.

Insurance “reform” has a “take-care-of-you” tone that *sounds* good: government “protects” people who have pre-existing conditions by requiring insurance companies to cover them and preventing cancellation. Government “protects” us with price controls on what premium increases a company could charge.

So where is the danger in this? Before I answer, let me be clear. I have no love for or loyalty to health insurance companies – private *or* government run (i.e., Medicare). ALL of them have seriously intruded into the relationship between patients and doctors, patients and other health professionals, patients and hospitals or imaging centers or device makers, and between patients and prescription medicines we are allowed on the plan.

At times, ALL have denied care, terminated policies, or raised premium rates at enormous percentages, often for reasons that make no sense based on individual health risk. Medicare already limits treatment options, or decides not to pay for a particular service due to government deciding it is not “medically necessary.”

More government regulation and control is *not the answer*. In my experience, government bureaucrats running Medicare are much worse to deal with than the private insurance companies. At least there is an appeal process with private insurers.

There is another danger. There are two tracks of government control already passed into law in the Stimulus Bill of 2009: 1) federal control of your electronic medical records and 2) federal control of treatment options based on “comparative effectiveness” research.

The “third rail” is *insurance “reform”* (i.e. control of prices and mandates for coverage)--*the last remaining track the Democrats need in order to fully dictate all areas of your healthcare choices.*

Why is control of private insurance companies so critical? *Follow the money.* Medicare and Medicaid are broke. A financial bomb will explode Medicare starting in 2011 when *the first of the “baby boomers” turn 65 and become eligible for Medicare.* “Baby Boomers” born between 1946 and 1964 will add another *76 million* to the Medicare rolls.

Medicare is going broke. It cannot handle a dramatic cost increase. President Obama has *quadrupled* our national debt in his first year in office. Our deficit is now greater than the deficits of *all US presidents combined*, from George Washington to George W. Bush.

Washington desperately needs to get its hands on hard cash. Democrats only see 3 options to cover the staggering deficits, *plus* cover more people on Medicare:

- 1) print more money (following that, our dollar is worth less, things cost more)
- 2) raise taxes...at first on “the wealthy,” then as deficits build, higher taxes hit *all* taxpayers.
- 3) take over *private* insurance companies and their large *mandated* financial reserves set aside to pay future claims.

The government can gain control of private sector money in at least two ways:

- (1) Money now being paid for private health insurance premiums and medical services will go to government coffers, either as direct payments for premiums or as added taxes.
- (2) The Government can nationalize private insurance companies and confiscate their financial reserves, providing enormous new cash under government control.

Could this be the reason why we see the current administration so entrenched in their position on healthcare and their refusal to discuss viable, lower cost options to fix *only what is “broken?”* Republicans, particularly Senator Jim DeMint and Representative Paul Ryan, have offered excellent ideas by citing strategies used by some states (Indiana) and private businesses like Whole Foods and Safeway to successfully solve problems of rising costs, while providing more patient empowerment over health choices.

Our current problems with the insurance issue can be fixed with some straightforward state and federal regulatory changes and by making health insurance premiums tax-deductible expenses for *individuals* as they are for businesses.

Do we want government regulators managing Healthcare the way they manage the Postal Service, or in the same non-compassionate way they conduct the IRS? As a physician, I object to government bureaucrats controlling our healthcare choices, our medical records, and our treatment options.

Tell Washington: “We the people do not consent to your plan for controlling our private life. And we do not agree to a plan to insure 40 million Americans by forcing the other 250 million of us....and our children for generations to come....to pay for it.”

Get the government OUT of:

- Our medical records and treatment choices.
- Decisions on *where* we can purchase our health insurance policies. Allow us to shop across state lines to buy policies based on our personal needs.
- Setting what must be covered, which will force premiums even higher than they are now.
- Setting price controls that will drive more insurers out of the market, and limit our choices even more.

Let “We the people” choose our own insurance, our own doctors, our own healthcare services and the treatments we feel are best for us.

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DISCLAIMER: Dr. Vliet speaks as an independent physician, not as an official spokesperson for any organization. Dr. Vliet has no financial ties to any health care system, pharmaceutical company, or health insurance plan. Her allegiance and advocacy is to and for patients.



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For further information on healthcare reform, Dr. Vliet suggests www.JoinPatientsFirst.com, and www.PatientsUnitedNow.com, and www.TakeBackMedicine.com.

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