

Health care system is flawed

Letter to the *Gazette-Times*

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The Aug. 22 *Gazette-Times* reported that three of the nation's largest insurers — Aetna, UnitedHealth and Humana — are pulling out of the Affordable Care Act insurance exchanges, further weakening President Obama's health care plan.

If the Affordable Care Act fails, we should be sad but not surprised. In 2008 the act was a compromise with the insurance and health care industry that the president felt compelled to accept if he was to make any headway toward an everybody-in/nobody-out universal health care system.

If the act fails, many people will suffer, especially those who have gained access to care because of it — people with the pre-existing conditions of impaired health and impaired wealth.

One reason we should not be surprised is that the act has not changed the notion that health care is a commodity to be bought and sold. As long as health care is a commodity, CEOs of health-related businesses will have a fiduciary responsibility to stockholders and boards of directors to avoid risk (people needing costly care) and pursue profits (customers and services that generate highest incomes). Insurance CEOs and hospital CEOs are not to blame. The game is to blame. If we continue to require good people to engage in an inherently bad game, the results will be bad.

We have already proved that the fragmented system under the act is not capable of covering everyone with affordable health care. A publicly funded and governed single risk pool (single payer) system is feasible and overdue. Search MVHCA.org, HCAO.org, and PNHP.org for more information.