

<http://registerguard.com/rg/opinion/35423087-78/should-we-view-health-care-as-a-commodity-or-as-a-right.html.csp>

## **Should we view health care as a commodity or as a right?**

By Robert Silber

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Medicare is funded by payroll taxes paid by businesses and working people. Under the program, enrolled recipients may go to doctors of their choice anywhere in the country. Insurance companies make a relatively small profit on Medicare because they are paid, after competitive bidding, for processing claims for the government. Insurance companies profit further by selling supplemental medical insurance to cover those items not included in basic Medicare insurance.

When you think about it, health insurance companies really do not deliver health care. What they do is distribute payment for medical care, and they make a profit by doing so.

Insurers develop pools of people (customers), apply a statistical analysis that will calculate the cost of treatment and care, then add in their overhead costs (sales commissions, buildings and offices, salaries, etc.) and then add anticipated profit for each pool. That's how they come up with an insurance premium.

If their analysis comes up with too low a premium and they lose money, they simply raise the premium next year or next month, or abandon the pool and move on.

By removing health insurance companies (and profits) from the large market of people needing coverage, and by using taxes to cover the actual costs of care (doctors' fees, hospital charges, medications, etc.) we could lower the actual cost of health care for insured recipients.

Lots of folks already have insurance that in whole or in part is funded by taxes: members of Congress, veterans, Medicaid recipients, recipients of ACA subsidies, injured workers covered by workers' compensation insurance.

We as citizens and our elected representatives need to decide whether the health insurance conundrum can be solved by simply expanding Medicare to cover every citizen. We could do that if we can get over the idea that health care is a commodity to be traded for profit on exchanges like soy beans, pork bellies and oil. All other Western democracies claim health care as a right for their citizens, paid for by citizens' taxes, and not a privilege reserved only for those who can afford it.

Why not us?

Robert Silber retired to Lane County after working as a certified prosthetist and owning a large custom prosthetic and orthotic practice in Pennsylvania that served Medicare, Medicaid and

privately insured patients.