As I See It: Let's stop the health care train wreck

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One of the problems of the American health care system, is that it really is not a "system." Instead, it is a fraying web of insurance monopolies whose business models are based on selling policies to healthy people and denying service to the unhealthy.

If you have private health insurance and think you can rely on it, consider this question: What's the greatest cause of personal bankruptcy in America? Answer: 62 percent of all bankruptcies are attributed to inability to pay medical bills. And about 75 percent of those declaring bankruptcy have some form of health insurance! Every year, about 600,000 Americans declare health cost-related bankruptcy; can you ensure you won't be among them?

At the projected rate of increase, it has been estimated that health costs for an average American family of four will equal the income for that same family by 2030. Obviously, that is neither sustainable nor possible, because total collapse will come before that point is reached.

This should make the average American break out in cold sweats, but that doesn't include many members of Congress — like Utah Congressman Jason Chaffetz, who recently advised Americans that they could pay for their health care rather than "buying a new iPhone!" Chaffetz, recipient of free health care at the "Cadillac level," thinks a $500 expenditure will fix a $10,000 problem (the average cost for healthcare in 2016).

Another problem with American health care is the denial among too many of those we elect to serve us. Rather than deal in reality, they blithely refer to the "free market" as the solution for health care. The fact is that Congress hasn't allowed a truly free market among insurance and pharmaceutical companies for decades, practically encouraging corporate mergers which kill competition. Further, Congress has cynically prevented negotiation for affordable drug prices, leading America to the highest pharmaceutical costs in the world. American "health care" is killing us.

No, this is not a "system" — it's a train wreck, happening slowly, but surely, across America. And providing health care to Americans is not a new problem. As the British journal of medicine, Lancet, just observed, "Millions of (American) citizens do not now have a full measure of opportunity to achieve and enjoy good health. Millions do not now have protection or security against the economic effects of sickness. The time has arrived for action to help them attain that opportunity and that protection." The time was Nov 19, 1945, and the author of the quote was President Harry S. Truman.

Seventy-two years later, America still hasn't solved its glaring problem, while the rest of the developed world has moved on to one form or another of universal health care. Is a universal system of health care, such as single payer, a magic pill? No, but it's the best way to remove excess costs related to profit-making and wasteful administration. And where a universal system exists, people are mostly grateful for it. Employers like it because they are no longer burdened with having to constantly search for the best insurance for their employees, and employees are no longer chained to their jobs for fear of losing that insurance.

Lacking leadership at the federal level, several states are now looking to create their own true system of a universal health care for their residents — Oregon among them. Credible studies have shown that single payer is feasible and affordable, and that everyone is benefited by "health care for all." But to achieve it, your voice and your vote will be needed to finally stop the train wreck.

We can do better!