

# Other voices

## Mandating insurance is compulsory punishment

By BRIAN T. SCHWARTZ

Remember grade school, when teachers would punish the whole class for the actions of just a few troublemakers? This is collective punishment, which is typically practiced during wartime or under martial law.

Collective punishment has now arrived with compulsory medical insurance. Known as an individual mandate, it's the law in Massachusetts. In Colorado, it is central to the Blue Ribbon Commission's recommendations, which commissioners will present to the General Assembly today.

Politicians peddle compulsory insurance under the guise of eliminating the "cost shift from the uninsured" by making individuals responsible. The story is that the uninsured get medical care without paying, which increases premium costs for the insured. So why not simply force everyone to buy insurance?

Because it scapegoats the victim and empowers the true perpetrators of our insurance mess: politicians who pass laws that make insurance and medical care so expensive.

According to the commission's "Baseline Coverage and Spending" report, the cost shift attributable to increased premiums is around \$200 million annually. This "free from provider" cost is just \$85 per privately insured resident, or 1 percent of an average premium.

But the commission's proposed billion-dollar "cure" is itself a huge cost shift. To encourage compliance with mandated insurance, the commission's plan includes tax-subsidized premiums and Medicaid expansion. Per privately insured Colorado resident, the tax increase would cost about \$400. Worse yet, Medicaid itself increases insurance premiums by shortchanging doctors.

And why expect this government bureaucracy to stay within budget? In Massachusetts, the Boston Globe reports that "the price tag for the initiative is ballooning." To contain costs, authorities will "probably cut payments to doctors and hospitals, reduce choices for patients, and possibly increase how much patients have to pay."

Second, holding people "responsible" would mean punishing freeloaders themselves and allowing providers to prevent freeloading. Compulsory insurance is the opposite: it forces the innocent to buy insurance determined by political interests, rather than their own needs. That's collective punishment.

What if we applied the commission's rationale to freeloaders who leave restaurants

without paying the bill? This certainly increases prices, but forcing all citizens to buy "diner's insurance" punishes the innocent.

Third, government controls already punish the innocent — insured and uninsured alike — by making medical care and insurance prohibitively expensive.

Federal tax policy deeply discounts employer-provided insurance. This chains us to our jobs and employer insurance options. Insurance companies need not please us — they know we must change jobs to buy a competitor's product. Shall we further pamper insurance companies by forcing everyone to buy their products?

Since income is taxed but premiums are not, consumers end up buying "insurance" that is really prepaid medical care. Insulated from medical costs, patients spend like business travelers on a company expense account, so medical providers need not compete on price.

On the state level, medical providers and disease constituencies lobby to force insurance to include benefits that many customers do not need. For example, Colorado law compels widowed wives to pay higher premiums for prostate screening, maternity and marital therapy. How's that for a cost shift?

These and other mandates increase Colorado premiums by 21 percent to 54 percent, reports the Council for Affordable Health Insurance. This dwarfs the 1 percent increase attributable to the uninsured. Colorado's chief medical officer told the Washington Post that 2,500 Coloradans lose insurance for every 1 percent increase in premiums. These controls also reduce wages and studies show them to be responsible for up to 25 percent of America's uninsured.

When government controls increase insurance costs, the young and healthy drop coverage first. Those remaining have a higher medical risk, so premiums rise again, which drives out the healthiest remaining customers. Reformers have some nerve to support policies that make insurance prohibitively expensive, and then make criminals of those who do not buy it.

Compulsory insurance is based on collective punishment, a perverted form of justice found where troops patrol streets. It punishes both the insured and uninsured for the misdeeds of politicians. Colorado legislators should not scapegoat the uninsured for the mess they've perpetuated. They should repeal legislation that inhibits the free market from delivering affordable, high-quality medical care.

Schwartz is an optical engineer who made a free-market proposal to the commission. Readers can view it at [WhoOwnsYou.org](http://WhoOwnsYou.org).

## It's time for all Americans to tighten our belts

In this heated campaign season, housing prices are plummeting. Banks write off billions of dollars in unrecoverable debt. The stock market wildly fluctuates almost hourly. Candidates promise painless and near instant relief.

But despite the politicians' rhetoric, it is not hard to understand why America is in trouble.

First, there has been too much madcap real estate speculation. Too many investors lost the old pedestrian notion that the purpose of a house was to be a home in which to live, to raise a family and to take pride in ownership. Its acquisition used to be a multi-year, if not once-in-a-lifetime, investment. Others did not have the means to afford the home they purchased, once risky variable interest rates climbed.

American households have on average the largest houses in the world, the most cars and plentiful conveniences like big-screen televisions and DVD players. Yet there is a growing sense that we are paying the tab by borrowing trillions from the Chinese, Japanese and South Koreans.

Some economists might argue that it is a win/win situation to have others toil to send us their cheap consumer goods, lend us the money to buy them and get little interest back on their debt. But when has a debtor ever felt better — in a moral, psychological or practical sense — than his lender?

Our candidates avoid that sort of honest tough talk. Republicans instead want an indebted government to pump up the economy by interest-rate cuts and tax rebates. And if we listen to Democrats, you would think no American could survive another maxed-out credit card without another new government bailout program. Yet in truth, there are few options left to stimulate the already frenetic economy.



OPINION

**VICTOR DAVIS HANSON**  
Syndicated columnist

The United States is still racking up large annual budget deficits and trade imbalances — while serially piling up aggregate national debt. Soon America won't be able to meet its ever-expanding Medicare and Social Security obligations.

What can we do?

First, Republicans shouldn't vote for any candidate who promises another tax cut without first offering a matching slash in expenditures. And Democrats should reject any candidate who promises another multi-billion dollar entitlement without detailing how the additional revenue is to be raised.

Second, instead of demanding new billion-dollar programs for health care and education, we should take more responsibility for our own welfare. One might be able to believe that a \$200 a month private catastrophic health plan is out of the reach of most Americans — if we were also to hear that sales of video games, cell phones and plasma televisions have crashed.

Third, we need to ignore the alarmist hysteria, calm down and appreciate that life is better than at any time in the last 5,000 years of civilization. There is plenty of excess in modern American life that can be shed without real hardship.

Finally, we must view our present economic challenges in a larger philosophical and ethical framework — and redefine success as being able to pay off what we owe, and spend only what we earn.

Who knows? Knowledge that we live in a nation that has a strong currency, no annual deficit and no aggregate debt to be passed on to our children might bring Americans as much pride and joy as the next iPhone or trip to Vegas.

Hanson is a historian at the Hoover Institution, Stanford University. Readers can reach him by e-mail at [author@victordavis.com](mailto:author@victordavis.com).

# Letters

## MAD FOR MCCAIN

### Senator thinks of nation, not just his party

When I left Colorado Springs in 1991 to accept a position in the administration of President George H.W. Bush, I had only known of John McCain as a senator from Arizona and former POW in Vietnam. Once in Washington, I met the senator several times, and found him to be sincere, honest, and dedicated to good government.

Given the world situation, his time has come. Those in Colorado Springs should have a greater sensibility that we are in a war than most communities. As such, we recognize the need for a wartime leader as president.

McCain is the only candidate with the experience, knowledge, proven judgment and worldwide contacts to be that leader from the first day on the job. Although you may disagree with some of his positions, he is steadfast to conservative Republican principles, especially as one of the budget hawks in Congress.

The catchword for this campaign seems to be "change." I think that means people are tired of having an ineffectual Congress. The differences between the parties are real, however, and should be supported. Yet, that doesn't mean we shouldn't try to work out agreements that move the country forward.

This has been a hallmark of McCain's congressional career. He isn't afraid to cross the aisle if it helps to solve problems. And he's somewhat unique in that he does what he thinks is right, regardless of the political fallout.

Please participate in the Republican caucuses on Feb. 5 and support John McCain.

John Herzog

Colorado Springs

### McCain a true conservative by most measures

Columnists John Stossel and Barry Fagin are to be commended for their spirited advocacies of Ron Paul ("Candidate lays out agenda for freedom," Jan. 12; "Paul offers most to conservative voters," Jan. 24, Other Voices). The only problem is that Paul is not a viable candidate. Despite the incredible amount of money that he has raised on the Internet, his candidacy is going nowhere. Since politics is the art of the possible, GOP voters would be well advised to limit their considerations to those candidates that can be both nominated and elected. Given that reality, the best choice is Sen. John McCain.

McCain passes any reasonable conservative litmus test with flying colors. He has earned a lifetime rating of 83 from the American Conservative Union, which places him well within the mainstream of GOP legislators. His pro-life credentials are impeccable and he has been a consistent advocate for victory in Iraq and an aggressive stance against Islamic extremism.

His initial opposition to the Bush tax cuts was predicated on the fact that they were not accompanied by responsible spending reductions.

McCain said it best during the GOP debate in Florida when he acknowledged that he has always placed the interests of our country above those of his party. I would think that we would demand no less.

Phil McDonald

Colorado Springs

## DEMOCRATIC RACE

### Clinton has experience to act on agenda

Keely Marrs articulated the platform of nearly every Democratic candidate running for public office ("Obama focuses efforts on early education," Letters, Jan. 20). Believing in early education programs is a mantra of the party.

But does she really want to claim that Obama, more than any other Democratic presidential candidate, has "dedicated his life" to this noble goal?

Must I remind folks that Hillary Clinton in 1973 went to work for pennies at the non-profit Children's Defense Fund to solve the seemingly baffling problem of why there was such a discrepancy between the number of school-age children counted in the census and those enrolled in school? Now we have the Education for All Handicapped Children Act, the first time children with special needs were guaranteed the right to free, appropriate public education.

Or perhaps we should flash forward 10 years to when Clinton was appointed chairwoman of the Arkansas Educational Standards Committee. After her tenure with the AESC, teacher salaries doubled, class size fell significantly, high school graduation rates rose by one-third, learning standards and assessments were implemented, and students were given much greater access to higher-level science and foreign-language courses.

She helped create Early Head Start during her years as first lady.

As one scours Obama's Web site, one will be hard-pressed to find such tangible examples of his lifelong commitment to early education.

Clinton is the candidate who has truly been education's champion for a lifetime. In every step of her life, Clinton has demonstrated a steadfast commitment to promoting the rights of the underprivileged and underserved — those folks that are too often overlooked by the Washington establishment. As "fresh" as Obama's face may seem, it also has a tinge of green to it. And freshness means nothing without the capability and experience to put fresh ideas into action.

Kristin Lynch

Colorado Springs

### Obama offers balance in his proposed solutions

I'm asking people to think before voting for Hillary Clinton. Think about the fear and polarization in Clinton's strategy. Virginia Davis is terrified and wants to rely on Clinton's passion and understanding, but where are Clinton's solutions ("Clinton offers our kids same opportunities we had," Letters, Jan. 29)?

Then think about Barack Obama. Read his book, "Dreams from My Father," to see how he came from a modest family and later successfully fought political inertia and apathy in Chicago. Compare it to Clinton's silver-spoon upbringing and think about who can best relate to the problems of everyday citizens. Read Obama's "The Audacity of Hope" to see how he presents balanced ideas on family, faith, economy, terrorism, energy, foreign policy, etc.

Obama sees all sides of every issue with a clarity unlike any other candidate. He sees that no side is completely right or wrong. They all have their merits and shortcomings, and he's determined to find optimal solutions that bring the sides together instead of driving them apart.

Passion without cooperation will go only so far in Washington, D.C. Think about the effect a president could have by unifying instead of polarizing by fear. Have the audacity to hope. Vote for Obama.

Steve Schifris

Colorado Springs

## WANDERING AFIELD

### Rosen needn't have involved Merrifield in criticism

It was refreshing to read a column by "partisan Republican and philosophical conservative" Mike Rosen criticizing a fellow Republican and conservative and even suggesting that he be voted out of office ("Bruce's antics in Denver didn't win him any allies," Other Voices, Jan. 25). Inappropriate behavior is inappropriate behavior and it is refreshing that Rosen and other Republicans are recognizing this in "one of their own."

Unfortunately, Rosen, as is so typical of partisan members of either party, added demeaning remarks about the opposite party, which added little or nothing to his commentary, except that he, too, is engaging in inappropriate behavior of sorts. I refer to the remark: "progressive vs. liberal Democrats." Democrats are liberal, middle-of-the-road, progressive, conservative, radical and of course, some are "out in left field." Why take on the issue in a piece about one of his own?

Also Rosen's mention of Rep. Michael Merrifield's inappropriate behavior, implying a mirroring of Bruce's behavior, was totally unfair. Rosen should also have pointed out that Merrifield did issue an apology, removed himself (not was removed) from a committee close to his heart and has even in the interim sought out a person he demeaned and recommended him to be a member of a state board. All this was done on his own without tying up any General Assembly time or having his actions reviewed by a committee.

William I. Brown

Colorado Springs

## HOW TO PARTICIPATE

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