

## Health Care Reform

### An Argument in Favor of and Opposed to

By Sarah Al-Shwauva

The primary goal of the reformation of the health care system in our Country is to order to ensure a healthier America; we have to be willing to pay for it. One way or another, every tax payer will have to bear the burden of these costs. Time will tell if the actual benefit is worth the cost, and whether, after all is said and done, the goals intended through reform can be met at all.

It is estimated that the new program will result in the expansion of coverage to over 32 million uninsured Americans. Moreover, people who lose or change their job will now be able to purchase quality affordable health care. Few could argue that access to the health care system will benefit us all individually and as a nation. For if we all have quality health insurance, the appalling statistics regarding the health of Americans will surely decrease. Infant mortality rates, obesity rates, cancer rates, and many other rates will decline as early intervention results in prevention. People with health insurance coverage will be able to have regular checkups and thus, become aware of any major health problems before they become unmanageable. This in turn will result in fewer and costly tests, like ultra sounds, and CAT scans. There would also be less need for major procedures like surgery as people will get the care they need prior to the need for extreme measures.

Another benefit of health care reform concerns restrictions placed on the insurance industry as a whole. Prior to this legislation, policy holders were pretty much at the mercy of these huge insurance companies. Stories abound of sick children denied needed care because insurance would not cover it – parents' pleas fell on deaf ears. With the restrictions placed on insurance practices, the companies will no longer be able to deny coverage to those with preexisting conditions. Neither will they be able to deny coverage to people in high risk categories, or to those with existing medical problems, i.e., cancer, diabetes.

Beneficial as well is the provision preventing insurance companies from charging individuals more based on their health at the time of the policy endorsement. These restrictions will allow for vital health care services for the most vulnerable in our society. People who may not have been able to afford quality health care at all, or to afford increases in their premiums simply because of a serious illness will no longer be caught in the trap of paying for health insurance but not being covered by health insurance where that coverage is needed most.

Health care reform also calls for remedies to assist families with young adult children. Most often children are deleted from their parent's plan at age 18 if not in school or at age 21 if in school. The insurance companies will now be required to allow these children to stay on their parent's insurance policy until the age of 26. Families can now rest at ease knowing they will continue to be covered without trading health for the cost of insurance.

This provision coupled with those mentioned above are truly welcomed additions to our health care system brought on by health care reform. It is unlikely the insurance industry would have made these changes without government intervention. More important than all is that through health care

reform medical professionals will be able to concentrate on healing the patient rather than on insurance procedures and the problems that come with them.

While restricting insurance industry practices to the benefit of the consumer is good and necessary, with all these restrictions placed on the individual companies, their cost will rise substantially. The care for the millions of the newly insured will have to be paid for. More than likely, the insurance companies will pass these costs to the consumer in the form of higher premiums in general. Additionally, employers will be forced to attach a higher percentage of the cost of a policy to the employee. The insurance industry, the employers, the employees and other individuals will all see the cost of providing coverage and the cost of obtaining coverage increase despite an (insignificant) tax break.

Moreover, with the cost of such a huge overhaul of our health care system hovering around 940 billion over the next ten years, the burden placed on the individual tax payer is indeed heavy. While those in the highest tax brackets will be affected the most with a 3.8 percent tax on investment income, the sting will be felt by all, either in the form of new taxes, increased taxes, or tax penalties. Additionally, the reforms place much of the burden on the Medicare system whose burden is already too heavy. The cost of reform will make it all but impossible to sustain Medicare into the future.

Furthermore, individual autonomy is put by the wayside in this bill. By 2014, everyone has to buy health insurance or face a \$695 annual fine. It is in this way that health care reform legislation takes away the individuals' right to control over their health. Many question just how much the government should be involved in our private business. This point has polarized our country at a time when we should stand more united than ever. Government regulation which tells us and then goes as far as to demand we have to do as told in regard to something so private as our health and our lives is, for some, out of bounds.

The government has decided that collective information is necessary for the common good. Certainly, national security, economic recovery, and the like are issues we should unite behind for the common good. However, for matters that are and should be inherently private like our health and how we take care of it, we should be able to make the decisions.

Whether one agrees or disagrees with health care reform, it is an undeniable fact that something had to be done to secure a healthy future for all Americans. Too many people die from preventable illnesses simply because they do not have access to quality health care. Too much money is wasted on procedures that need not take place. Some say 'big brother' should not hover over us, but then who will protect those who cannot protect themselves like the poor and otherwise disenfranchised? Perhaps the legislation goes too far and leaves little leeway for personal choice as some believe. On the other hand, perhaps it will prove to be the greatest piece of legislation to come out of the Obama White House to date. Regardless, the measure passed both houses and is now law. It remains to be seen if 'health care reform' can really reform a broken system.