

The Seattle Times

Saturday, March 20, 2010 - Page updated at 10:31 PM

Permission to reprint or copy this article or photo, other than personal use, must be obtained from The Seattle Times. Call 206-464-3113 or e-mail resale@seattletimes.com with your request.

Free to have health care for all

By Danny Westneat
Seattle Times staff columnist

"This is America. We're supposed to have the freedom of choice."

That was Eastside Congressman Dave Reichert, at a Republican news conference last week denouncing the health-care-reform bill.

I single out his quote because it's central to why an effort to change this country's health-insurance system has turned into an all-out ideological war.

Setting aside whether this bill will work (I don't know), the worries about taxes (they're going up, but only if you're rich) and the concern about budget deficits (they're projected to go down if this passes), what's left is a visceral debate about freedom.

Will health-care reform put you under the heel of government? Or liberate you from the straitjacket of insurance-company rules? Or have little effect on you at all?

Congress appears about to require that most Americans have a health-insurance policy. It's called the "individual mandate." It's probably the most controversial part of this bill. It's so hot that Reichert, for one, pretty much boiled his own mind when envisioning the world that might await a no-health-insurance scofflaw.

"As an old Sheriff I know that if you arrest someone, they get free health care," he said. "So once we arrest these people, they'll have free health care. And then we'd have to release them because they'd be in compliance with the law. And then we'd have to rearrest them again. So this law makes no sense whatsoever."

Good grief. What you get in jail is a doctor, not what is required by this bill, which is insurance. So his critique is what makes no sense whatsoever.

There are no jail or prison penalties in the bill, anyway (Reichert allowed that he wasn't sure one way or the other).

But Reichert does raise an issue that troubles many people, including me.

What if you just don't want to have health insurance? Should you have the freedom to say no?

There were a couple times when I was younger that I risked it and went insurance-free. I couldn't afford it. I figured if I had a problem I could scrape up some money after the fact. (Good thing I didn't come down with, say, cancer.)

Starting in 2014 there would be big subsidies to help people like that younger me. But still — what about freedom of choice? Should we be forced to buy in to the insurance system?

After reading these sections of the bill, I conclude: Yes.

First, this is hardly the first time the government has made us do something to try to solve a problem. We have to pay

taxes. Nothing takes away your personal freedom quite like the military draft.

This mandate is one of the most sweeping ever, but in the details it's not all that onerous. You'll have to declare you have health insurance on your IRS tax forms. Your insurer may also file a statement to the IRS, much as financial companies file your year-end investment summaries.

If you're caught with no coverage, the government will send you a letter advising where to get insurance (the so-called state "exchanges"). If you persist, you'll face fines from \$325 up to 2 percent of your adjusted income. You can get an exemption for religious or hardship reasons. The bill explicitly bars the government from prosecuting you criminally or placing a lien.

This is decried by the Republicans as jackbooted thuggery. But the insurance companies don't like it because it's not harsh enough. To me, it falls somewhere between persuasion and coercion â€” in the same league as the \$450 state fine for driving with no car insurance.

So what do we get for giving up some freedom?

It will be illegal for insurance companies to drop you if you get sick or deny you for a pre-existing condition. No more lifetime coverage caps, either. That's the grand bargain here: The only way these huge improvements work is if we all have insurance in the first place.

And think about this: Last year Harborview Medical Center in Seattle did \$155 million worth of free medical care for the poor and uninsured.

That's the moral, Hippocratic thing to do. But that cost is up 58 percent from five years ago. It's about \$100 for every person in King County â€” the health-care crisis' bill to our society at a single hospital.

Freedom isn't all that free, either.

Danny Westneat's column appears Wednesday and Sunday. Reach him at 206-464-2086 or dwestneat@seattletimes.com.

Copyright © The Seattle Times Company