

Medicare Maladies

A Series that Exposes the Dangerous Elements of the Medicare Bill currently in Committee

MM #63: The People Who Use Insurance Don't Control It

Leave it to a Heritage Foundation expert to sum up what's wrong with the American health care system—including Medicare, Medicaid and the uninsured—in one sentence.

“Our current health-insurance system is broken,” Heritage health-care expert Nina Owcharenko says, “because the person using insurance is almost never in control of it.”

How true: About two-thirds of insured Americans get their coverage through their employer. Most of the rest are in a government program such as Medicare and Medicaid. But, as Owcharenko writes in an Oct. 14 essay for the *New York Post*, these people “are completely at the mercy of others.”

A good example of this lies in the attempt by many lawmakers to make prescription drugs a Medicare entitlement. Should the attempt be successful, more than 4 million seniors would lose their current employer-sponsored insurance and will wind up in government-run care, according to the Congressional Budget Office and Ken Thorpe, a former Clinton health-care adviser.

Why? Because some lawmakers thought it would be best to give prescription drugs to every Medicare patient, regardless of their income—or need. And some companies thought it would best to save millions by dumping their retirees into the government's inferior health program and have the taxpayers foot the bill.

This is not the way health care in America should work.

Read about how it should at heritage.org.

For more information or to receive an e-mail version of “Medicare Maladies,” contact medicaremaladies@heritage.org or call Heritage Media Services at (202) 675-1761.

(“Medicare Maladies” is a regular feature, launched 7/14/03, from The Heritage Foundation. Sad to say, there's another malady coming your way tomorrow. Daily “maladies” are also available on heritage.org.)