

FreedomCare versus ObamaCare

by Rick McCorkle

Barack Obama and other liberal Democrats say that Republicans don't have an alternative to ObamaCare. They're lying. They lied about everyone being able to keep their health insurance and doctors, and they continue to lie about Republicans. There are numerous places where you can learn about Republican solutions to the problem of health insurance being difficult for some people to get. There is a link to the Republican Study Committee website on this site. At the end of this document, I will provide the links to click on to see what the Republican solutions are.

Before the disastrous ObamaCare socialized medicine legislation was foisted on the nation without a single Republican vote, most Americans had access to health care that worked for them. ObamaCare was not conceived of in order to help the unfortunate. Its intent and purpose was to nationalize the health care system and put everyone's health and wellbeing directly under the control of the government. The goal was to drive the private insurance companies out of business and make the government the sole source, or single payer, of health care benefits.

To sell the plan, the number of uninsured Americans was greatly exaggerated by Obama and Nancy Pelosi and Harry Reid. They said it was 47 million, when it was really about 8 million. The bulk of that huge number was made up of people who were only temporarily uninsured, people who could afford health care insurance but chose not to buy it, people who simply didn't avail themselves of numerous government assistance programs and charitable organization programs, and people who were in this country illegally or who were not U.S. citizens. In other words, the system was not that bad to begin with. In fact, it was the best health care system in the world that attracted people from other countries where socialized medicine could not or would not provide the care they needed. The ObamaCare juggernaut gained momentum by telling lies and taking advantage of the average ignorant American voter. Not everyone had health insurance, but everyone had access to vital health care one way or another.

Democrats say that the Republicans are against ObamaCare because they are the party of *No*. That's not a bad thing if you consider what they're saying no to. If someone wants to rob a bank or abuse a child, society says no. If someone discriminates against another solely because of their skin color or gender, society says no. When ignorant and arrogant politicians want to destroy the best health care system in the world simply because it's not controlled by the government, Republicans say no. They say no to a government takeover that will cause health care to become more scarce and more expensive. Republicans are in favor of improving our fundamentally good health care system, not making it worse. It's a good thing to say no to ObamaCare. It must be repealed for the same reason that a cancerous growth must be removed.

It's now clear that what Republicans and all people who understand how things work predicted has come to pass. You can't force insurance companies to cover everyone for everything without limitation and not dramatically increase health insurance premiums and deductibles for everyone. This is fully understood by Obama and his enablers. It's their plan. The insurance companies will either quit the business, as many are doing, or become terribly odious to the American public for having to charge so much, which will set the stage for a complete government takeover. But if the insurance companies can't afford to cover everyone for everything, how will the government be able to afford it? It won't be able to, of course, so there will be rationing and absolutely there will be death panels, because it will always be cheaper for you to die.

Long before ObamaCare was the main focus, Republicans advocated for restrictions on the awards coming out of questionable medical malpractice lawsuits. The fact that liability insurance premiums for doctors and hospitals are the biggest cost of all has been lost lately. It has caused many doctors, especially obstetricians, to get out of the profession. But Republicans were opposed by liberal Democrat trial attorneys like the now disgraced John Edwards, who won fantastic sums from the medical profession by swaying gullible juries. Medicine is not an exact science, and doctors are not infallible. Mistakes will be made. When mistakes happen, it should not cause the financial ruin of everyone involved and make the practice of medicine so expensive that only rich Democrat trial lawyers can afford it. The enormous, crushing cost of liability insurance makes health care insurance much more expensive because the cost of that liability insurance must be built in to the cost of care.

Republicans believe in freedom. Freedom has allowed America to become the most prosperous nation in the history of the world in a remarkably short time. Freedom has produced health care knowledge and amazing technology that has raised the standard of living and longevity of people all over the world. The Republican plan is FreedomCare, which is based on the rock solid foundation of the United States Constitution, which guarantees the right of individual citizens to decide what is best for themselves. It's actually the lack of freedom that has made health insurance difficult for some people to have. Why isn't health insurance like other forms of insurance that you can buy from any company anywhere in the country? It's because government has restricted free enterprise and competition in the health insurance marketplace. Republicans aren't going to impose some other heavy handed government program on Americans to replace the one that isn't working. Government is not the solution. Government is the problem. The free market always provides the best solutions for everyone, including the government that depends on it.

It's ridiculous to say that Republicans don't care about the needy when Republicans advocate for health care solutions that would be for everyone, including themselves. It's the elitist liberal Democrats who exclude themselves and their supporters like big labor unions from the miseries of ObamaCare. They're the ones who really don't care about all the people losing their health care and not being able to afford the exorbitant government plans with huge deductibles. Not only do they not care, but they fine you for not buying their terrible plans. Like the Bolsheviks and the fascists and the communists and all the tyrants before them, the liberal Democrats care

nothing about the millions who must suffer in order for them to achieve their political objectives and gain the power they desire. Make no mistake. If ObamaCare is not repealed and replaced with FreedomCare, then it will ultimately be repealed and replaced by totalitarian GovernmentCare, and your life will be in the hands of stone faced bureaucrats like Kathleen Sebelius who will decide that no extra effort should be made to save you. She already demonstrated that in the case of poor Sarah Murnaghan, who survived only because the government has not yet completely taken over all health care in America. Sarah was saved by the private sector.

The government can't create a utopian one size fits all health care system without making it worse for everyone. We, the people, must defend and keep what we have and work together to find a better way for all of us to be cared for. We have foolishly allowed a system to come into being where our health insurance is inextricably linked to our employment. That's just plain stupid. We don't lose our auto insurance if we find ourselves between jobs so that we can't legally drive to a job interview. Why do we lose our health insurance? Let's stop expecting our employers to be our mommies and daddies. Let's start covering ourselves and our families and telling our employers to simply pay us more and we'll be fine without their health care plan. When I had employees before I sold my business, that's exactly what I did. I paid them more so they could buy their own health insurance. I didn't want them working for me because of benefits, and I didn't want to have to worry about their health if I decided to let them go. Yes, we need to fundamentally change our way of life, but not in the way Obama wants us to. We need to become independent and self-reliant. The unfortunate few who can't do that, who have severe medical problems and can't get insurance they can afford should be helped by all of us. In this, government can play a role. It can subsidize high risk insurance pools and ensure that everyone gets some kind of coverage. This can be done for a fraction of the cost of ObamaCare.

The Republican FreedomCare plan will increase competition and lower health care costs by allowing Americans to purchase health insurance across state lines. It will encourage and enable individuals and small businesses to create and join associations in order to compete with large corporations for better rates from insurers. Employers can insist in their contract negotiations with insurers that their employees be able to keep the same coverage at a reasonable rate indefinitely if they quit or are terminated for any reason. Individuals can negotiate with their employers to get a higher rate of pay for covering themselves. Employers are just as bad as the perpetrators of ObamaCare when they force their employees to accept only one health care plan as a condition of employment. Republicans believe that the American people can and should change things for the better on their own without looking helplessly toward Washington for a plan. That's the last place we should look.

Republican FreedomCare would reform medical malpractice laws in a commonsense way that limits trial lawyer fees and non-economic damages while maintaining strong protections for patients. It would reform the tax code so that individuals and families would be able to deduct health care costs, just like companies, leveling the playing field and providing all Americans with a standard deduction for health insurance. It would expand access to Health Savings Accounts

(HSAs), increasing the amount of pre-tax dollars individuals can deposit into portable savings accounts to be used for health care expenses. It would safeguard individuals with pre-existing conditions from being discriminated against when purchasing health insurance by bolstering state-based high risk pools and extending HIPAA guaranteed availability protections. HIPAA is the Health Insurance Portability and Accountability Act of 1996. Insurance will continue to play a role in a free society, and it can be kept affordable by letting insurance companies compete on a nationwide basis and come up with innovative plans to fit each person's needs.

These Republican FreedomCare measures will work, but they're not the complete solution. That will come from all of us changing our thinking and our expectations when it comes to health care. If we had done it sooner, then ObamaCare wouldn't have been foisted on us. Hopefully, ObamaCare will be the wake-up call that gets all of us thinking of and demanding better ways of doing things.

Here are the links to the FreedomCare solutions to be found on the Republican Study Committee website: <http://rsc.scalise.house.gov/solutions/rsc-betterway.htm>,
<http://rsc.scalise.house.gov/solutions/state-health-flexibility-act.htm>,
<http://rsc.scalise.house.gov/solutions/empoweringpatientsfirstact.htm>,
<http://rsc.scalise.house.gov/solutions/discussinghealthcare.htm>,
<http://rsc.scalise.house.gov/issues/issue/?IssueID=1541>

This document can be read and downloaded at <http://www.What-I-Believe.org>.