

Readers weigh in on health care debate

Editor Neil Westergaard is right, of course, in his Editor's Notebook, "Get honest, get accurate, get real about reform," (Denver Business Journal, 7/31/09).

It's too bad that everything devolves into political campaigns these days, complete with deceptive ads and opposition research. Seems that some folks just can't stop themselves.

The primary problem with our health care system is the perception that people have been sold. We've been led to believe that a trip to the doctor is like buying a car or a refrigerator — that we're paying for a guaranteed outcome, and if we don't get it, we have a right to restitution.

Certainly our odds are a lot better than those of our brothers and sisters who lived 200 or 2,000 years ago, but visiting a doctor is still a roll of the dice, with the outcome far from certain. We've forgotten that doctors are humans, that much is still unknown and that sometimes the odds won't favor us.

For instance, it's public policy that all our children must be vaccinated against various diseases before starting elementary school, even though we know in advance that the vaccines will kill some of the children.

That's far fewer, of course, than would die from the diseases, and parents naturally prefer a 1-in-10,000 chance of their child dying from the vaccine to a 1-in-100 chance of contracting the disease, so we accept the social contract.

But when the grieving parents of the unfortunate 10,000th child are allowed to sue the vaccine manufacturer for millions of dollars, they're breaking the contract and raising the risks for all the children.

Something like 10 percent of our national expenditure for medical services is wasted on defensive measures to protect doctors from predatory lawsuits. The social contract to accept our share

of the risk has been broken, and with it our health care system.

Paul Struble
Denver

Greed looms over health care availability

The debate on health care seems to come down to how, and who, will pay for it. In the process of focusing on the material aspect, we have lost sight of the real issue — and that is one of right and wrong.

In the last 20-plus years, the U.S. economy has greatly expanded, with the biggest portion of the new wealth generated going to a small percentage of Americans. Some of these people have used that wealth to influence Congress to protect their interests at the expense of many other honest and hard-working Americans who now are struggling to care for their families during this time of financial difficulties, which is not of their making.

This focus on self-enrichment isn't new and, in fact, it's as old as mankind. It's fear-based behavior. There's a reason why greed is a deadly sin as defined by the Christian and other faiths. And in case those who, in the pursuit of more material goods than they need, have forgotten: A sin is objectionable behavior and is immoral, for it destroys the life of grace, of being close to the Creator.

Greed is both a moral and an economic sin, and seems to have been forgotten in the health care debate.

It's just wrong for any American to be denied quality health care because they can't pay for it. It's wrong for the poor, the old and sick working Americans to suffer or to lose their homes for which they've worked a lifetime. It's wrong that American businesses are burdened with expensive and growing health care costs that make them unable to compete in a world market.

It's time — past time — to knock down those walls of fear. It's time — past time — for every American to have qual-

ity health care. And if that means that a small percentage of Americans who benefit the most from a healthy and productive society need to rid themselves of one of their expensive cars or even one of their mansions, so be it.

Greed is a moral and an economic sin. It deprives care from those in need and hobbles the economic growth of our society.

Abe WalkingBear Sanchez
Cañon City

Too much power for insurance companies

Sen. Michael Bennet, D-Colo., says that "health care reform must shift control from insurance companies to doctors, nurses and their patients" (denver-businessjournal.com, 8/3/09). If so, he should oppose the Democrats' so-called health care "reform."

Insurance companies have too much control because politicians have handed it to them through tax laws that give preferential treatment to employer-provided insurance.

This punishes employees who buy insurance directly instead of settling for their employer's insurance options. Hence, insurers cater to employers instead of patients.

The Democrats' proposals to mandate employer-provided insurance won't solve this problem, but merely entrench it.

Worse yet, tax-discounted insurance has skewed demand in favor of excess insurance to cover routine and predictable expenses. If car insurance similarly covered oil changes and new tires, customers wouldn't compare prices — they'd only ask if "it's covered." Demand and prices would soar, and insurers would wield too much power.

Bennet should support ending a biased tax policy that favors employer-controlled insurance over patient-controlled insurance

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The Denver Business Journal is a publication of
American City Business Journals Inc.
120 W. Morehead St., Suite 400
Charlotte, N.C. 28202
Whitney Shaw, Chairman and CEO

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