

**Health Care Meltdown**  
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**Summary**

**Myths, Misinformation, and the Pursuit of Profits.**

The American people have been led to believe a series of myths about our health care system that impede change.

In fact, “the market” has been a failure for health care in America. Health care is not a commodity like fast food or automobiles.

There is a better way: universal coverage with one risk pool for everyone.

Health care for all is affordable, but will require basic reforms of our current crazy dysfunctional system.

Incremental approaches have not led to significant change in our system but have only delayed the implementation of real change.

One risk pool with everybody in – and nobody out – is NOT socialized medicine.

**America’s Health Care: The Monster We Have Created**

The American health care system is a hodge-podge, a complex nightmare that wastes billions that could be spent on needed health care.

The health care and insurance pricing system is incredibly opaque and encourages waste, fraud, and abuse.

The administrative burden of American health care is wasteful and excessive. It diverts resources from patient care and has created mountains of paperwork for health care providers.

Special interest groups of the medical-industrial complex have systematically taken advantage of the American people and of the complexity of the health care system to further their own financial gain.

Insurance companies and health care providers often blame the victims, the American people, for the system’s shortcomings.

**The Monster II: Perverse Incentives Lead to Bizarre Outcomes**

Our employer-based health insurance system is outmoded, illogical, and needs to be replaced.

Perverse incentives make our health care system a poor value for the amount we spend.

Cooperation, not competition, will make health care affordable for all.

Our nation has ignored prevention, thus creating a time bomb for the future.

We need to put the patient first – not last – in the setting of priorities.

### **Delayed Care: Rationing American Style**

Rationing of health care already exists in America in the form of delayed care.

Delayed care leads to more illness, disability, and death as well as much higher costs in the long run.

### **Caring for Patients at a Community Health Center**

The safety-net has an essential role in providing access to care for millions of American but is an extremely piecemeal solution.

Safety-net care is often more rational care.

Safety-net patients are often resentful and cynical about the way our non-system functions.

People who use the safety-net would have greatly increased access to the care they need if we had universal coverage.

### **Squeezing the Patient: Co-Pays and Deductibles**

Everyone in America has a shared risk for infectious disease, terrorist attacks, and chronic illnesses.

From a public health viewpoint, it is only just that the whole community share the financial risk associated with these events or conditions.

### **Blaming the Victim: A Bad Rap for Medicare**

Medicare needs to be improved and expanded, not privatized or dismantled.

National health insurance with one risk pool for all Americans, similar to an improved Medicare, is NOT socialized medicine.

The government is NOT an alien force. It is us.

### **Health Care in Foreign Countries**

Americans are highly misinformed about the health care situation in other countries.

America far exceeds the amount of money spent per capita on health care compared to all the other developed nations of the world; yet, as a population, our outcomes are worse.

All the other industrialized countries have universal coverage.

America is the only developed country where getting sick or injured can, and all too frequently does, lead to bankruptcy.

## **The Price of Health Care: How Much Should We Be Spending**

The cost of America's health care continues to escalate at a rate considerably above the rate of inflation.

New technologies are the major factor driving the higher costs even as they make some interventions more affordable.

We get poor value in America for the money we spend on health care.

With our escalating costs, we need to invest a much greater proportion of our health care dollars in prevention and public health.

As a nation, we need to make our expectations more consistent with how much we are willing to spend on health care versus other expenditures.

Health care has the potential to become the driver of our economy.

## **Can the Medical-Industrial Complex Be Toppled?**

It is likely that some sectors of the medical-industrial complex will see an advantage to universal coverage with national health insurance. Undoubtedly, some will not, and the struggle will not be easy.

As they have become more informed, physicians have increasingly become more favorably disposed toward universal coverage.

Businesses need to wake up and realize that their current role in purchasing health insurance is not only outdated but also puts them at a competitive disadvantage with their counterparts in other countries.

It will take a grassroots effort to change our system, but the system will change eventually.

## **In Search of a Uniquely American Solution**

America's health care financing system is unfair, illogical, costly, chaotic, confusing, absurd, and sometimes laughable.

Our health care financing system is currently in danger of becoming even more complex and chaotic with the efforts at "reducing the uninsured", as opposed to universal coverage.

We are headed toward a multi-tiered health care system in the United States – a system in which an increasing number of Americans, including many middle-class people.

Churchill said Americans will try everything before they try the right thing.

## **Grassroots For Healthcare For All**

The system is stacked against the grassroots activists and the American people, but time is on their side.

An increasing number of groups are pressing for meaningful change through a variety of mechanisms, including ballot initiatives and legislative action.

There has been a worrisome recent trend to shift the goal away from universal coverage to reducing the number of uninsured.

It will be a challenge involved widespread community efforts to win Health Care for All.

## **National Health Insurance or Medicare For All**

Incremental changes can only be minimally effective in attaining meaningful health care reform.

We will not have health care justice or affordability unless we include every person in America in one risk pool, simplify the system, and reduce administrative costs – all impossible with the kinds of incremental approaches being proposed.

Unless we choose the best solution – as opposed to piecemeal approaches – patients will continue to do without needed health care.

## **A Paradigm Shift for Prevention**

Universal health coverage is only the first step toward a larger goal: good health for all.

The benefit package must be comprehensive and adequate enough to address the real health care needs of all Americans.

We must educate all Americans about health and health care to counter the efforts of the medical-industrial complex to keep America clueless.

We need to give more importance to community responsibility as opposed to personal responsibility.

Health care should be regarded as a public good not a commodity.

There are many other factors that we will need to address in order to assure good health for everyone – including poverty, racism, education, decent housing, a living wage, the scientific basis of medicine and effective prevention.

Without Health Care For All, we will not regain our dignity as a nation.