

Opinion

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Health insurance or assurance?

I HAVE BEEN getting increasingly perplexed every time I hear the presidential contestants tell us what they're going to do about health-care costs, universal health care, or national health "insurance," or is it a national health-care plan? Something like that. I can't remember.

If most people are like me, they are shaking their heads and thinking, "Oh Great: National health insurance bureaucracy instead of corporate health insurance bureaucracy. You gotta be kidding. But what's the alternative? Is there an alternative?"

In "Sicko," filmmaker Michael Moore exposed the draconian bureaucracy of health "insurance" companies for what it is.

It's all about money.

It's about who gets access to health care and who gets denied.

It's about what you get for your money and what you don't get.

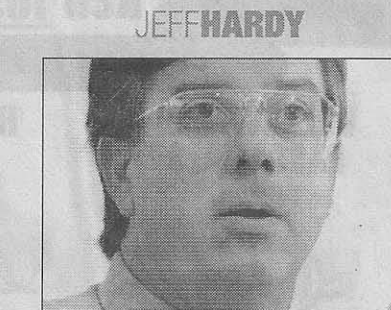
It's about having to make decisions about your health that are forced upon you by cost factors that are beyond your ability to pay.

It's about how much you have to pay and how the insurance companies balk at paying the rest.

And, of course, it's about filling out forms and jumping through bureaucratic hoops.

Oh yeah. I almost forgot. Health insurance is also about quality care if you know where to find it, how to get it or how to sue them into giving it to you after you are told you can't have it.

In short, health insurance of any color, shape or form is about bar-



Jeff Hardy is a health-care futurist and hospital planning and management consultant. His email: jhardy@NoHiddenPatient.com

riers to entry, barriers to medical care and barriers to the fat wallets of insurance companies.

And we're going to allow our next president to nationalize this?

There is an alternative.

What we need on a national scale is universal health-care assurance.

It's all about care.

We need to be assured that when we are sick, are hit with a scary disease or get into a bad accident, we will be given the best care by the best doctors and clinical specialists in the best hospitals and health centers in the world.

We need to be assured that America, the "can do" country, will develop a care delivery system that is even better than what you get in Canada, France, England or any other country that already assures health care for all.

And, of course, we need to be assured that we won't have to fill out forms and jump through hoops just

to get the care we need.

I am not going to be presumptuous and suggest that I know exactly how we are going to pay for universal health-care assurance. What I would suggest is that the presidential contenders at least recognize the vast difference between a health "insurance" business model and a health "assurance" public health model.

At best, the contenders should showcase any one of a thousand different kinds of public health models already serving the needy throughout the country and the world, such as the "model" **Linda Tavaszi, board chairwoman of the nonprofit Marin Community Clinic**, is using to assure health care is provided to low-income children and adults throughout the county. Then there are the county-based mental health programs, national vaccination and STD-tracking programs and federal health-care aid to developing countries and many more.

The bottom line is this: There's a big difference between healthcare "insurance" and "assurance" of care when you need it. The two words don't even belong together in the same sentence because the only people health-care "insurance" "assures" are the stockholders in the insurance companies.

We may be a nation with 43 million uninsured, including 10 million children, but we are actually a nation of 303 million un-assured that includes everyone.

We need to be assured that our next president knows the difference.