Cost of Clinton Health Care Plan Unfair to Students

Guest column by Lars Bader

The Clinton plan for national health care has been the subject of seemingly endless analysis by journalists. Where will the revenue to pay for it come from? Will its employer’s mandate stifle creation of new jobs? To what extent will it finance abortion? And is it realistic to expect it to cut costs, when national health care schemes in other countries have accelerated growth in medical expenditures? Surprisingly, however, some basic issues of equity have gone unquestioned. One of these is whether the plan would unfairly disadvantage students and young, single people.

Under the Clinton health plan, all adults in a given region would pay the same rates for medical services. The preliminary figure is $1800 per year. While actuarially sound, this provision does seem to have compensating benefits in fairness. It means, for example, that a person suffering from a rare genetic disease would not have to suffer additionally from higher medical bills. The costs of such an unfortunate condition would be distributed over society as a whole, as perhaps they should be.

But at the same time, young adults would subsidize their elders, and the single would subsidize families. Under the Clinton plan, children would be covered along with their parents. A married, middle-aged, two-earner couple with several children would pay little, if anything, more than the total paid by two older workers. A young man under 30, or a young woman under 25 (yes, there is discrimination between the sexes, too), can expect to pay double the automobile insurance rates of a middle-aged person in most states, as a result of the greater likelihood of an accident by an inexperienced driver. Thus, young adults will be made to equalize youthful automobile insurance rates with the lower rates paid by older people. A young man under 30, or a young woman under 25 (yes, there is discrimination between the sexes, too), can expect to pay double the automobile insurance rates of a middle-aged person in most states, as a result of the greater likelihood of an accident by an inexperienced driver. Thus, young adults will be made to equalize youthful automobile insurance rates with the lower rates paid by older people.

Civil liberties. The President and other college students will be subsidizing for a generation.

Russia Needs Competitive Leadership To Avoid Disaster

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Yeltsin has also taken steps that could be dangerous if accepted as the status quo. For example, the problems created by his dissolution of the Russian Parliament. The forced closing of a newspaper has won great emphasis on democratic elections and the preservation of basic civil liberties. This second Russian Revolution is similar in many respects to the American Revolution of 200 years ago. With strong, decisive, and careful action on the part of Boris Yeltsin, the outcome in Russia can be similarly successful. However, the smallest wrong turn could result in a situation more familiar to Russians, with revolution leading to a dictatorial regime and the atrophy of human rights.

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