Managed Health Care Not An Insurmountable Hurdle

Guest Column by Brooks Mendell

The Clinton health care reform plan has ingenuously stated universal coverage with an insurance company preservation plan. In fact, those who prefer the single-payer plan, a system of government-financed national coverage, would like to see insurance companies go out of business. That’s un-American. In fact, it’s Canadian. Like most Americans, I love my insurance company. Do you know Lloyd of London? He’s a good friend of mine.

The Clinton Plan hopes to make consumers conscious of their car’s true cost and, by fostering competition, to cut expenditures and offer better service. If competition does not drive down costs, mandatory ceilings on the growth of insurance premiums would aim to keep total spending in line with the growth of the economy.

According to Marcia Angell, the New England Journal of Medicine’s executive director (and no friend of mine), “It is highly doubtful that managed competition could contain costs while maintaining quality.” Angell seems to think that these plans might collude to raise prices instead of competing to lower them. And if they did compete, they could do so by stinging on services.

In supporting a single-payer system, Angell and the New England Journal of Medicine, 90 representatives and six senators, the Consumer’s Union and I, the Nation’s Public Citizen, the American Public Health Association, and 5,500 members of Physicians for a National Health Program show a clear disrepect and disdain for insurance companies. After all, without insurance companies, we wouldn’t have insurance.

The goals of universal health care are simple: guarantee every American basic health insurance, and control health care costs. Freedom of choice is secondary. Yes, when you join a managed care plan, you may have to switch doctors and choose from a small group selected by administrators. But understand that managed care isn’t profitable without administrative efficiency, so plans can’t deal with too many doctors.

Under the current system, insurance companies profit by slamming a percentage off the top of all health care dollars, kind of like a casino. Just last year, the highest paid executive in America and a good friend of mine was Thomas Fick of the Hospital Corporation of America, who earned $217 million. That’s a lot of surgical tubing.

In the Prudential Insurance Company’s 1993 newsletter, Bill Link, an executive vice-president and a good friend of mine, wrote “For [Prudential] the best-case scenario for reform — preferable even to the status quo — would be enactment of a managed competition proposal.” As you can see, the pioneering spirit of corporate America will lead our citizens to the universally insured promised land.

There are good reasons to favor managed care: You love your insurance company, you think the government might be up to enforc- ing some rules, but not up to actually manag- ing anything; you think health care is some- thing you can and should shop for, like cars or soap.

Those favoring a single-payer system offer these reasons: You care more about choice and simplicity than the preservation of insur- ance companies; you think the government of the United States might be able to administer something as well as the governments of Canada or Germany; you think health care, like schools, soldiers, fire trucks, and roads, is something to be publicly provided, not mar- keted.

People who favor the single-payer system want to reinvent the wheel. Get rid of insur- ance companies? No way. Currently, I’ll admit, we have a hobbled system. But with managed care we can fix it. My insurer-friends will lead the way.

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courage to claim a space of their own, no mat- ter what the price. Islam is no different and it is this aspect of it that I take pride in. The community was raised in also taught me to think beyond (hlim), to give room to different interpretations of reality (Sufism), and to empower myself not through silencing others, but through giving voice to myself. It is in these qualities that as a Muslim, I appreciate in Kushi’s writings and applaud MIT for honoring.

Naghmeh Sohrabi ’94

Use Bush Fund To Rescue CEG

In these days in which the Vannevar Bush ’14 Fund’s uses are a matter of heated-debate, I wish to propose a use which could be given a part of it. The Tech has recently exposed the danger of extinction which the Course Evaluation Guide faces. I believe the guide is very useful in choosing courses and essential from Page 4

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Opinion