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Is Mandate Health Insurance a Good Idea?

In the United States, people are not required to purchase health insurance. Health insurance comes in three forms, private insurance, public insurance, and nonprofit insurance. According to the data in 2010, approximately 49 million people went without health care in 2010. The government has been trying to find ways to change this by passing health care reforms. The latest reform on health care is the Patient Protection and Affordable Care Act (PPACA), which was signed into law by President Barack Obama on March 23, 2010. The PPACA requires people, who are not covered by a health insurance, to have a minimal coverage or they will have to pay a penalty. The PPACA increases coverage of pre-existing conditions, allows for more Americans to get health care, and increases projected medical spending while lowering the projected Medicare spending. But looking at the bigger picture, should the government require individuals to get health care or is it up to the people to decide?

Proponents of mandate health insurance say that more people will have access to health care and that coverage for pre-existing conditions will be increased. But in the United States, uninsured Americans can still receive health care through nonprofits and government-run hospitals. There are even places that provide services for those who do not have insurance. Besides, according to the Emergency Medical Treatment and Active Labor Act, it is illegal to refuse emergency medical service to someone just because they do not have insurance. So it does not make sense to require people to get health insurance, especially when they could not afford to get it in the first place. Also, if insurance coverage for pre-existing conditions increases, it will be an incentive for people to stop trying to be healthy because they will be allowed to get cheaper health care. An example is someone who smokes a lot. A person who is trying to quit smoking can decide to not quit because they figures that they will get insurance for the same price either way.

Then there are the healthy people to take into account. Some people do not feel the need to buy health care because they hardly get ill or visit the doctor. Is it fair to force them to get health care if they do not want it? This also applies to businesses. According to the PPACA, businesses that have fifty or more workers will have to pay part of their workers' health care if the government has to subsidize it. As for very small businesses, the PPACA states that they will be able to get subsidies if they buy insurance through an exchange. But still, some businesses cannot afford to pay for their employees' health insurance. They have to worry about other

things such as how to pay their employees, rent, investments, etc. So is it really necessary to force everyone to get insurance? The United States was founded on the policy of life, liberty, and the pursuit of happiness. Governmental control in the United States needs to be limited. Forcing every person to get health insurance is a violation of their rights. Individuals should have the freedom to choose if they want health insurance or not.

The government should not have that much power to meddle with the people's health. It is up to the people to decide on what they want to do with their health. There are already social programs, such as Medicare or Medicaid, for people who cannot purchase health insurance. It is presumed that mandating health insurance will lower the projected costs of Medicare, but at the same time, taxes will be raised in order to fund PPACA. To name a few examples, the Medicare tax base would be broadened to gain more revenue, insurance providers would have to pay an annual fee, and a forty percent excise tax on health coverage would be applied. It is not fair to the people who already have health care to pay higher taxes just so other people can get health insurance too.

All in all, the government should not have a mandatory health care law. Although the number of Americans that have health care is declining, people are still getting through their day. They have access to health care through Medicare or through non-profit hospitals. Also, not everyone wants health care in the first place and not all businesses can afford to pay for health coverage. It is not right to force people to do something because they are allowed the freedom to choose what they want to do with their lives. This is not about a mandatory health care plan anymore; this is about whether or not health care should be in the control of the government or the people. In this case, individual freedom beats governmental control.