

The crisis of the US health care system and Obama's bill

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The health care of Americans' future is in the hands of politicians who care less for democracy, lesser for the electorate and least for the environment and the health of the people. So for whom do they care? Well, of course their real constituents are the corporations through their lobbyists and various scoundrels. The political elite of representative "democracy" proves time and time again that it plans with their benefactors from the market economy, who see to it that their candidate gets elected and re-elected thereby concentrating more and more decision making power in fewer and fewer hands. This corporate control ensures legislation favors, in this case, health care insurance companies, drug manufacturers (you notice big Pharma was kept out of the debate) and disfavors the public. Congress has become a *de facto* board of corruptions, I mean, corporations. The interests of the public are ignored, however not without plenty of discussion, fanfare and bluster to create the impression that politicians are concerned for the public. The joke used to be that politicians weighed their mail from constituents, pro and con, then voted accordingly. Now they weigh how much money they receive from their corporate constituents before voting. Democrats and Republicans receive money from the same corporations to do the same bidding, so it is not so much an ideological battle as we are led to believe between Democrats and Republicans. The vote was on strictly partisan lines and would not have passed were it not for wavering democrats who were brought back into the fold. The whole game plan is a further concentration of economic and political decision taking power into fewer and fewer hands. The public, who pays the bills is the victim in crisis after crisis that the market economy consistently creates. The American public is purposely misinformed and kept in the dark, that is, they are never presented with reliable information to make informed decisions. If they were given the facts, then the decisions they would take would be different from their "representatives". That is, the workings of representative "democracy" are not about people power, but augmenting corporate power. The public option is to discard the System of the market economy and representative "democracy" and replace it with inclusive democracy.^[1]

The chronic crisis of a market-based health system and Obama's bill

The debate on the health care bill House Democrats with no Republican yeas passed 219-212 to reform and the health care crisis, as 14,000 people week after week are added to the 45 million (32 million legal and 13 million non-documented) already without insurance, amid sky rocketing costs, give backs by unions and workers, and the inadequate care the poor receive with long waiting lines, mis-diagnoses, unsanitary emergency rooms, guesswork by doctor drug pushers, etc. fell along party lines. Does this crisis sound any different from the

education crisis, housing crisis, financial crisis, job crisis, bankruptcy crisis, etc. caused by the System of the market economy and representative "democracy"?

For almost two decades beginning with the Clinton deception of single payer and over a year of "failure" to write meaningful legislation, health care was a Sword of Damocles floating above Americans' heads as they drowned in rising medical, drug, and premium costs, cuts in services, denial of coverage, etc. Obama (keen to justify at last his "yes we can" slogan —after he convincingly showed that he "can't" do anything on Iraq, Afghanistan, Iran, Palestine, etc!) took that failure of Congress and decided to work with the proposals that passed both the House and Senate with a sprinkling of fresh Republican ideas and convene a health care summit, thus gambling on a bipartisan game plan to show the "American" people their elected representatives can work together to resolve their "differences" (no difference they are both in the pockets of the corporations, and no failure since they and their corporate constituents will be running all the way to the bank —not to shut it down mind you), come up with new ideas and facilitate the passing of health care legislation. Well, his attempt at rapprochement was a failure. Congress is more "partisan" than ever. I put it in quotes because both are so close together on the issues, as they are just two faces of the same coin. The bill passed only because the Democrats with in chief Obama leading the rush to woo and sweet talk their own party members to vote yea, the *quid pro quo* sweet breads will be found in the reconciliation bill which contains the concessions Americans will be billed for.

Dame Nancy Pelosi, is to have remarked that Congress has to pass the bill so it can be seen what is in it. Probably a handful or so cared to read the bill? Surely not the hundreds of Congress people the likes of Pascrell as we shall see later. The US government is going to force people to purchase health care or be fined. That is, Congress will be handing over to their insurance industry bosses 32 million new customers as well as millions among them who do not see doctors, who will now enter an overburdened, overstressed, over drugged health care system. Does anyone dare think that homeless families will have the same health care as a member of Congress and their family? The quacks that populate the "free" clinics and community health clinics, whose clients are lower paid workers of SSI patients, Medicare and family care programs, will be inundated with new patients. These overburdened lower class facilities will be even more overburdened with a net loss of good and competent health care. Another problem pushed under the rug is that there are not enough doctors, nurses and aides to serve the population as it exists never mind the influx of millions of more patients.

The health care debate revolved around the belief that all people will be covered and all procedures (except abortion) will be included while driving down costs (see Obama's pronouncement below). That is the perception people believe, but the reality is more about how to keep the money rolling into the insurance company coffers. Corporations are responsible to their shareholders, not the citizenry. These ruthless corporations reap record profits year after year selling health while continually increasing premiums, dropping coverage, denying coverage and procedures, etc. Under the sales pitch of providing affordable health care by lowering costs and expanding health care to all Americans the health care and reconciliation law will in the long run do none of these as we shall see. Furthermore, undocumented taxpayers will face more racist slander and continue to be marginalized with less and less health care. Even though a woman's right to choose abortion is not precluded in the bill, women will be discriminated against for choosing abortion procedures and will have to pay more for premiums and more of out of pocket expenditures for the procedure. Restricting the

use of public funds covering abortion of course will hurt lower income women, while richer women will be able to afford it, will increase unequal access while at the same time less and less abortion clinics will remain open.

Both the Democrats and Republicans are beholden to the insurance companies. All this political wrangling about quality health care for everyone is a deception. Insurers will continue to dissect money from the pockets of hard working underpaid and overtaxed people while giving them the same despicable type of health care as they have been receiving. Health care will not improve especially with millions more people who will be covered. Health care facilities are overwhelmed now, but the insurance companies will have even more business because everyone will have to purchase coverage by 2014 under the threat of fines. Rule in America is by threat, not rational discussion. Who will take people to court if they do not buy insurance? Who will take the insurers to court if they deny coverage?

If no one finds coverage, there will be available subsidies for coverage through state run insurance markets. Only wealthy entrepreneurs, subsidiaries of insurance companies, or maybe even banks will be able to start up an insurance company. Any competition will not be a factor for driving down premiums even though more lower income workers and families would be eligible for subsidized Medicaid. On the other side, in 2018 employers who provide workers with have more expensive health care plans will have to pay an extra tax on the premium. There are additional changes and amendments that we do not know about in the reconciliation bill passed first by the Senate, then the House on 25 March. This "landmark legislation" according to majority leader of the Senate Harry Reid, fluffing the Dems' achievement, as more than a health bill, "it is also a jobs bill, was an antidiscrimination bill. It was truly a bill of rights. And now it is the law of the land."^[2] Any who believes that has a hole in their head. The unknowns outweigh the knowns in the law. As we have seen there are many loopholes in the law and the reconciliation legislation contains several reforms to the many reforms in the health care law. A reform of the reform. What non-sense!

Because many parts of this historic social legislation (historic in the negative aspect because it is the first piece of social legislation since the 60's) are not known, we do not know the outcomes these reforms will take. How fast will out of pocket costs rise along with rising medical costs which in turn push up premiums is unknown. All the same, people will not be able to have the same kind of insurance coverage as upper classes or Congressional representatives. Although a large piece of money will come from taxing the rich, they will receive tax cuts in state legislatures. The Governor of New Jersey is enacting tax cuts for his constituents making \$400,000 and above.

Obama required a simple majority vote on the bill that passed 219-212, but he had to pay for it with the reconciliation bill that passed 25 March and fulfilling the blackmail requirement of his fellow recalcitrant Democrats to sign an executive order re-affirming the Hyde Amendment that provides no federal funds for abortions. The result will be fewer and fewer insurers willing to cover abortion. In the market economy the public option is not ever a public option. The partnership is between corporations and government. People will be forced to buy into a system that cannot provide quality health care for everyone across the board beyond the claims that it assails the growing economic inequality. Obama's gamble on a bipartisan summit on healthcare was a failure. Even though the summit was a primetime reality show Obama was rejected, but he was able to push the legislation through with a simple majority vote. Obama proposed three reforms that everyone can agree to, but with the devil in the

details:

- “First, it would protect all Americans from the worst practices of insurance companies. Never again will the mother with breast cancer have her coverage revoked, see her premiums arbitrarily raised, or be forced to live in fear that a pre-existing condition will bar her from future coverage.
- Second, my proposal would give individuals and small businesses the same choice of private health insurance that members of Congress get for themselves. And my proposal says that if you still can't afford the insurance in this new marketplace, we will offer you tax credits based on your income —tax credits that add up to the largest middle class tax cut for health care in history.
- Finally, my proposal would bring down the cost of health care for everyone —families, businesses, and the federal government— and bring down our deficit by as much as \$1 trillion over the next two decades. These savings mean businesses small and large will finally be freed up to create jobs and increase wages. With costs currently skyrocketing, reform is vital to remaining economically strong in the years and decades to come.”^[3]

This whole health care fiasco run as a big ad campaign for aspirin is a set of reforms which are like a magic pill that changes not only the appearance of health care but also keeps the insurers in charge just as they are now, but more so with 32 million customers lining up. Some of the provisions do not kick in for years such as full and unconditional care for children even though Obama played up a different version at the signing ceremony boasting that insurance companies from 2010 will not be able to deny coverage to children with pre-existing conditions. In fact the provision will not kick in until 2014. The rights contained in the law can be taken away just as the Bill of Rights has been decimated in the last decade, and in fact many Republicans are talking of repealing the legislation, especially if they win upcoming Congressional elections in the Fall.

America's affordable health choices act of 2009 also known as HR 3962^[4] will do as much for the people as the two stimulus packages that Congress gave away to their corporate friends did. So, the US healthcare system is broken and will be glued together with a subsidy of close to a \$1trillion over 10 years of taxpayer dollars to the insurance industry which along with the oil and gas, pharmaceutical, banking etc. are the industries too big to fail. They are not affected by the financial crisis because they know where to go to obtain the money they need to stay afloat. It is not that Wall Street was too big to fail; the banks and financial institutions did fail and were rescued by tax dollars. The elite will not let them crash, because that would provide the possibility for systemic change that inclusive democracy proposes. The elite will not relinquish power because it makes sense.

The new law will not reduce health care costs in the long run or guarantee access to quality care (remember Obama's promise that Americans will have the same health care as the members of Congress). Furthermore, alternative practices like acupuncture, which is compatible with scientific methods and recognized by orthodox medicine, will remain on the sidelines of health care choices, because the conservative American Medical Association trivializes all preventive alternatives (even if they are compatible with scientific research) as “unproven and requiring more study,”^[5] yet big Pharma puts out new drugs every week many of which are not proven and contain serious side effects that sometimes are more harmful than the diseases they claim to cure. The health care industry and big Pharma need sick people and have about 85% of the population on medication. The environment is so

inundated with drugs that they have found their way into the drinking water. The healthcare system will remain a two-tier system, because it is based on the growth ideology of the market system. People will still have to pay premiums, co-pays and deductibles. The land of the free uses its inhabitants as slaves capable only of producing and consuming from the cradle to grave in propping up these criminal corporations. Oh- the privileged elites threw in a chip into the pot against denying coverage for a pre-existing condition.

Obama's health care bill that Congress passed and is a reform package aimed at the insurance industry and nowhere near the kind of health care that is needed to bring the US up to standard with other countries like Canada, France or England. The legislation actually enables private insurers to reap hundreds of billions of dollars by forcing millions of people to purchase premiums. Even though Medicare coverage is increased to cover some 15 million low income individuals, subsidies to states will continue to drop until they are phased out in 2016 which will mean that states will probably begin slashing that budget, because financially strapped states will not be able to fund it. Currently there are senior citizens who are trapped in "donut hole" in prescription drug coverage who have to pay for costs. The number of those caught in the trap will be reduced, but the hole will not be abolished. Families with children will have coverage for them until they reach age twenty-six. Again, all these reforms can be taken back by the insurance industry's Congressional operatives. The loopholes created in the legislation is a common tactic which "will permit insurers to sell policies across state lines, exempting patient protections passed in other states...so insurers will set up in the least regulated states in a race to the bottom."^[6]

Congress' duplicity with the healthcare and Pharma industries (among others) as well as their hypocrisy that they are working for the electorate is all too obvious. Our "representatives" are not kidding anyone. We know whose side they are on. Government is an oppressive institution fortified by the market economy to keep taxpayer money flowing into private hands. The US rogue government needs to be abolished in order to create a new form of politics like inclusive democracy where the people themselves choose and build various initiatives, programs and institutions of equity, freedom and democracy. In a democratic and autonomous society people themselves have a role to play to transform society for the equal distribution of social, political, and economic power.^[7] The industry hires lobbyists to influence Congress and write bills favorable to that industry. So America is run by the market economy and its political complement representative "democracy". The bill in Section 2573 will authorize generic versions of expensive brand name drugs that favor big Pharma monopolies on drugs. Another glaring example of the influence of lobbyists over the US Congress is statements made by forty-two House Democrats and Republicans in support of the bill. You see, the pharmaceutical industry supports the bill, because it is favored by the bill. Lobbyists employed by Genentech (a subsidiary of Roche) and by two Washington law firms, wrote statements supporting the bill for both political parties that "match up word for word".^[8] One, among many others, Democratic Congressman Bill Pascrell of New Jersey received such a statement and read it into the Congressional record. Admitting his obvious blunder Pascrell laments, "I regret that the language was the same."^[9] His staff gave him the statement, but he, says that he did not know how they acquired it. Did he think it was from his New Jersey constituents? So he claims ignorance and will be re-elected. No accountability except to those who fund his campaigns. Did Congressman Pascrell retract his statement? No. A lawyer from one of the law firms told his lobbyists to "conduct aggressive outreach to your contacts on the Hill to see if their bosses would offer the attached statements (or edited versions) for the record."^[10] Pascrell knows who his bosses are.

The bill is prohibitive of reproductive rights. It aims to take away a woman's right to choose, but in a two-faced way. Supporters claim that they preserve the right to choose, while at the same time banning a woman's right to choose by prohibiting coverage by insurance providers (which they ironically call the "providers right to choose"). This means that a woman will have to go to insurers outside those who participate in the Act to purchase another premium to get coverage, which is ridiculous, or pay up front for the procedure at a clinic. By pushing insurance alternatives and clinics out the anti-choice maggots will fulfill their extremist dreams to control women's bodies! Either way, women and poorer women in particular, will be denied access to their right of reproductive freedom. Women will not receive federal birth control coverage, yet men have no problem having Viagra or Cialis covered by their health plans because they cannot get an erection!

About 15 million of the poorest people will opt for the Medicare program. However, Medicare has its own set of problems. Doctors are accepting less and less Medicare reimbursement, because reimbursement is low and it takes at least a month to be paid. So doctors are not accepting insurance from patients, but rather are billing patients and having the patient submit forms for reimbursement from their insurance provider. Of course the insurance companies are not paying the full amount and the patients get poorer even though they are covered. "Insurers may continue to rescind policies, drop coverage, for «fraud or intentional misrepresentation» —the main pretext insurance companies now use."^[11]

The law says it will provide health care for all Americans, but leaves out undocumented immigrants. No provision will be made for those who are not in the US legally, but who pay taxes. The majority of undocumented immigrants are from Mexico, Central or South America, thus they are Americans also. But we know of course that the elites mean the exclusionary sense of America as those born or naturalized in the US. Undocumented workers pay into the healthcare system through payroll taxes, but are not allowed to benefit from it. What a system! So they will continue to receive cruel and inhumane treatment that they are used to getting from health care providers while paying through the nose on top of that.

There is an alternative: Health care as a socially covered basic need

This health care crisis is part of a multidimensional crisis that not only US consumers confront but also every other country controlled by market globalization, that is created by the market economy and representative "democracy". There is no American Dream. The country was founded on the market economy and its political complement representative "democracy". America is a factory farm. Americans produced as consumer goods are delivered to the market economy and treated with the same ill respect as any factory farm organism that is delivered to their dinner tables. Mal- nutrition is big business and state governments posing to protect the population want to tax soda because of the sugar content, rather than warning people away from that poison (talk about war on drugs, high fructose corn syrup, hormones, antibiotics, factory farms, pesticides, sugar, processed foods affect bodily imbalances and leads to a sick society). Mis-education goes hand in hand with this process: the dumbing down of American society is a strategy to privatize public education.

Ninety-five percent of public school students are not only skill less, but also clueless. The

dropout rate for high school students is over 80%. Obama will oversee the final assault on privatizing public education thereby completing the neoliberal adjustment. He is backing the idea that it is good to fire teachers en masse and restructure public schools as private charter schools. This scheme known as the public/private school initiative will be the demise of public schools and the hope of a democratic society. Society will be further fragmented by this tiering of education and the funneling of public monies into private hands.

Healthcare institutions of the market economy, are not interested in preventive health care or healthy diets, but only in making more and more money, in this case, waiting like blood suckers for people to get sick from mis-nutrition (obesity is a chronic disease related to the poisons dumped into producing processed foods), denying procedures based on cost rather than professional judgment and increasing out of pocket expenses for those already insured like senior citizens who are forced to work because they cannot pay their bills, when they should be living their lives stress free, while chronic illnesses like diabetes continually increase in the population. Many children diagnosed or mis-diagnosed with learning disabilities are fed abnormal amounts of psychotropic drugs like Ritalin and Adderall that are poisoning their brains that ultimately cause abnormal behavior. The bill is another instance of give aways to the medical insurance conglomerates. The cost to the taxpayer to fund the bill is about \$100 billion/year or \$ 1 trillion over a decade. As is well known and now mandated by the Supreme Court, corporations fund election campaigns. Thus a *quid pro quo* is established that guarantees corporate welfare and the re-election of the incumbent. Obama's change is a myth he revived in this successful campaign and once again proves the corporations are the bosses and Congress their enforcers who enslave the American people to the market economy and representative "democracy" thereby contributing not only to the expansion of a thoughtless public pushes it into barbarism.

The health care industry is gauged to make many billions of dollars more in profit every year. The health care law will not cure America's health problem, it will make America sicker, because health care is based on going to the doctor when one is sick. Preventative health care is not desirable because it presupposes healthier diets and ways of living for all and not just the rich and the middle classes —and this means a radical redistribution of income and wealth that no elite will ever vote for!. On top of this, a healthy person is not good for the medical mega-business. So, the health care law is a sham and another big lie to Americans while handing over to the healthcare industry a captured clientele for which taxpayer money will subsidize the industry, so a double theft is taking place. The people are forced to purchase healthcare (or be fined) under the euphemism of "choice" and their taxes, which will increase in the long run, will go to subsidize insurance companies. The US has the worst health care system in the North.

The only way out of these perpetual crises is not just to fight corporations, as the reformist Left suggests (Chomsky, et. al.) but to replace the market economy and representative "democracy" with an inclusive democracy that presupposes, "a stateless, moneyless and marketless economy that precludes private accumulation of wealth and the institutionalisation of privileges for some sections of society, without having to rely on a mythical post-scarcity state of abundance, or having to sacrifice freedom of choice,"^[12] for the equal distribution of economic power. In such a new society, which inclusive democracy proposes as an alternative to the current market society, political action is not seen as a means to an end, but an end in itself. There will never be equality in a market society, where

there is no economic democracy, as proposed by the inclusive democracy project which aims for the equal distribution of economic, political and social power and where healthcare, education and all other basic needs are covered according to the old communalist principle "from each according to ability to each according to need".^[13] However, even at a transitional stage towards an Inclusive Democracy, surely a much better health system could be established in the US if health was considered to be, as it is in fact, a public good to which all citizens are entitled equal access, and which is provided by a public health service financed by a progressive system of taxation, so that the privileged social groups pay the most—something that is anathema of course to an utterly individualistic society like the present one.

[1] Takis Fotopoulos, *Towards an Inclusive Democracy* (London & NY: Cassell, 1997).

<http://www.inclusivedemocracy.org/fotopoulos/english/brbooks/brtid/brtid.htm>

[2] David M. Herszenhorn and Robert Pear, "Final Votes in Congress Cap Battle on Health Bill," *The New York Times* (March 25, 2010).

<http://www.nytimes.com/2010/03/26/health/policy/26health.html?emc=eta1>

[3] <http://www.whitehouse.gov/health-care-meeting/proposal/whatsnew/overview>

[4] The title of this bill is incredible: to provide, affordable quality health care for all Americans and reduce the growth of health care spending, *and for other purposes*. Italics mine. What are those other purposes? http://docs.house.gov/rules/health/111_ahcaa.pdf

[5] Dr. Ralph Cinque, "Health Care: The Other Industry In Trouble".

<http://www.1to1vitamins.com/news/2008/artl6934.html>

[6] Rose Ann DeMoro, "Diary of a Wimpy Health Care Bill," *Huffington Post* (March 23, 2010).

http://www.huffingtonpost.com/rose-ann-demoro/diary-of-a-wimpy-healthca_b_510706.html

[7] Takis Fotopoulos, "Transitional strategies and the Inclusive Democracy project", *Democracy & Nature: The International Journal of Inclusive Democracy*, Vol. 8, No. 1 (March 2002).

http://www.democracynature.org/vol8/takis_transitional.htm

[8] Robert Pear, "In House, Many Spoke With One Voice: Lobbyists'," *New York Times* (November 14, 2009).

http://www.nytimes.com/2009/11/15/us/politics/15health.html?_r=2&emc=eta1

[9] Ibid.

[10] Ibid.

[11] See Rose Ann DeMoro, "Diary of a Wimpy Health Care Bill," op.cit.

[12] Takis Fotopoulos, *The Multidimensional Crisis and Inclusive Democracy* (August 2005), ch.14, "Economic Democracy". <http://www.inclusivedemocracy.org/journal/ss/ch14.htm>

[13] Ibid.