

“Common Sense”

Just as Thomas Paine made a plain case for American independence in 1776, we need a clear plea for freedom in our health care.

Why do we lose our health insurance when we lose or change jobs? That doesn't happen with our home or auto insurance! Why should our employer make decisions about our health care? Do we even want our employer involved in our health decisions? Of course not, so why are they involved? It is because of government tax policy. The government punishes uninsured citizens by taxing personal health insurance purchases at their income tax rate, where employer purchases are tax-free. How does this help the uninsured? It doesn't-in fact it adds to the problem. That is the problem with employer-based health care: everyone from employers to unions, are frustrated with the health care problem. We all are competing in a global economy and need flexibility to support our businesses and members, but healthcare is a huge distraction. We need to personally own our health insurance, just like we own our other insurance policies, in order to meet our individual needs and remain insured; *it is just “Common Sense”*.

In the final 2008 Presidential debate, healthcare was discussed. John McCain's plan was criticized by Obama for "taxing health care benefits as a big tax increase" and an "unraveling of employer-based health care". What was not often mentioned is that taxing health benefits is off set by a tax credit. Ironically, the Obama plan is more likely to end employer-based health care in favor of a government plan. Obama said in the debate that he wanted all Americans to have a "congressional health plan" like him and Senator McCain. But what employer plan could compete with the "perceived" congressional health plan? Employers and unions would have little choice but to submit to the proposed 6% payroll tax increase for a government health plan. This is a big regressive tax increase and would result in a huge "unraveling" of employer-based health care. Do you want to forfeit your health insurance for a politician-promised government plan?

Obama's criticism should be of his own plan!

What Americans really need to know is this: whoever administers your health care, whether the government, your employer, or you, it is still *your money!* But whoever pays the bill calls the shots. So the real question is who do you want making your health decisions; the government, your employer, or you? It is your health care, your money, and you should

decide. John McCain's plan takes a courageous step in reforming health care so you can be free to decide what is best for you and empower the uninsured to decide as well. *It is just "Common Sense"*.

Hans F. Lessmann

President of the Society for the Education of Physicians and Patients

www.sepp-online.com

hansflessmann@sepp-online.com