

Let Congress Go Without Insurance

by Nicholas D. Kristof

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Let me offer a modest proposal: If Congress fails to pass comprehensive health reform this year, its members should surrender health insurance in proportion with the American population that is uninsured.

It may be that the lulling effect of having very fine health insurance leaves members of Congress insensitive to the dysfunction of our existing insurance system. So what better way to attune our leaders to the needs of their constituents than to put them in the same position?

About [15 percent of Americans](#) have no health insurance, according to the Census Bureau. Another [8 percent are underinsured](#), according to the Commonwealth Fund, a health policy research group. So I propose that if health reform fails this year, 15 percent of members of Congress, along with their families, randomly lose all health insurance and another 8 percent receive inadequate coverage.

Congressional critics of President Obama's efforts to achieve health reform worry that universal coverage will be expensive, while their priority is to curb social spending. So here's their chance to save government dollars in keeping with their own priorities.

Those same critics sometimes argue that universal coverage needn't be a top priority because anybody can get coverage at the emergency room. Let them try that with their kids.

Some members also worry that a public option (an effective way to bring competition to the insurance market) would compete unfairly with private companies and amount to a step toward socialism. If they object so passionately to "socialized health," why don't they block their 911 service to socialized police and fire services, disconnect themselves from socialized sewers and avoid socialized interstate highways?

I wouldn't wish the trauma of losing health insurance on anyone, but our politicians' failure to assure health care for all citizens is such a longstanding and grievous breach of their responsibility that they deserve it. In January 1917, Progressive Magazine wrote: "At present the United States has the unenviable distinction of being the only great industrial nation without universal health insurance." More than 90 years later, we still have that distinction.

Theodore Roosevelt [campaigns for national health insurance in 1912](#). Richard Nixon [tried for universal coverage in 1974](#). Yet, even now, nearly half of Congress is vigorously opposed to such a plan.

Health care has often been debated as a technical or economic issue. That has been a mistake, I believe. At root, universal health care is not an economic or technical question but a moral one.

We accept that life is unfair, that some people will live in cramped apartments and others in sprawling mansions. But our existing insurance system is not simply inequitable but also lethal: [a very recent, peer-reviewed article](#) in the American Journal of Public Health finds that nearly 45,000 uninsured people die annually as a consequence of not having insurance. That's one needless death every 12 minutes.

When nearly 3,000 people were killed on 9/11, we began wars and were willing to devote more than \$1 trillion in additional expenses. Yet about the same number of Americans die from our failed insurance system every three weeks.

The obstacle isn't so much money as priorities. America made it a priority to provide tax breaks, largely to the wealthy, in the Bush years, at [a 10-year cost](#) including interest of \$2.4 trillion. Allocating less than half that much to assure equal access to health care isn't deemed an equal priority.

The plan emerging in the Senate is no panacea. America needs to promote exercise and discourage sugary drinks to hold down the rise in obesity, diabetes and medical bills. We need more competition among insurance companies. And conservatives are right to call for tort reform to reduce the costs of malpractice insurance and defensive medicine.

But those steps are not a substitute for guaranteed health coverage for all Americans. And if health reform fails this year, then hopes for universal coverage will recede again. There was a lag of 19 years after the Nixon plan before another serious try, and a 16-year lag after the Clinton effort of 1993. Another 16-year delay would be accompanied by more than 700,000 unnecessary deaths. That's more Americans than died in World War I, World War II, Korea, Vietnam and Iraq combined.

The collapse of health reform would be a political and policy failure, but it would also be a profound moral failure. Periodically, there are political questions that are fundamentally moral, including slavery in the 19th century and civil rights battles in the 1950s and '60s. In the same way, allowing tens of thousands of Americans to die each year because they are uninsured is not simply unwise and unfortunate. It is also wrong — a moral blot on a great nation.