A Suggestion: Repeal but Don’t Replace Obamacare

Much ink has been spilled and many pixels have been posted over the question of what should replace ObamaCare if Republicans keep their oft-repeated promises to repeal it.

The simplest and most direct is—nothing. Don’t replace ObamaCare with anything. Let’s get government out of health care and allow the people and insurance providers to negotiate among themselves about what options the American people themselves prefer.

The only role for government in health care should be to enforce contracts. If an insurance provider fails to satisfy a contractual obligation, that’s when government steps in through the justice system to provide accountability.

The fundamental problem with centralized government, as we have under ObamaCare, is that nobody is smart enough to know what all 330 million Americans want at any given time about anything. The only people who know what they want at any given time are the American people themselves. Let’s get out of their way.

If the landscape is cleared of the government-created, government-mandated rubble that has cobbed up American health care since the creation of ObamaCare, we will have a fresh opportunity to craft health care options according to our needs and preferences rather than being forced to accept decisions made for us by politicians who care more about votes than people.

The way it works is elegant in its simplicity. If the government is no longer mandating health care options, who will? The American people, that’s who. Insurance providers will be forced to ask the American people what they want rather than being told what the American people want by government bureaucrats in cubicles located in the bowels of nondescript gray buildings in Washington, D.C.

Health insurance providers want customers. They want people to buy their product. With government out of the way, the only way they can stay in business is to provide a product the American people are willing to buy. With no bureaucrats telling them what services they must cover, providers will have to consult with the American people and ask us what kinds of services we want in our insurance packages.

Almost overnight, an entire range of insurance options would spring up, sprouting like flowers after a spring rain. Options would be available for every price range and every preference. The American consumer and the American employer looking to provide health care for his employees would be free to focus their attention on what kind of health care coverage they want, what they can afford and where's the best place to get it.

We would have overnight the delicious prospect of watching insurance providers competing with each other across state lines for our health care dollars. How would they win that competition? Through ingenuity, creativity and listening to the customer in Des Moines, Iowa, rather than a low-level worker bee in Washington.

Personally, I think the vast majority of the American people would choose a low-premium, high-deductible catastrophic plan coupled with a health savings account (HSA). Such a policy would protect them in case of a major health event, much like auto insurance covers collisions but doesn't cover oil changes.

What they—or their employer—would save on premiums could be plowed into an HSA which they would control and which would continue to grow. It would create an added incentive to make healthier lifestyle choices because anything they don’t spend, they keep for future medical expenses. The HSA could be used for routine medical expenses and would quickly grow to the point where it would be sufficient to meet the deductible in case of a major event. What that creates is peace of mind and a sense of security.

A veritable plethora of options would flood the marketplace with a plan for every budget. People who want all the bells and whistles and can afford them would be perfectly free to pay higher premiums for lower deductibles and more coverage. Budget-conscious Americans—like most of us—could comparison-shop for the best deal. People who can afford an Escalade could go get one; people who can afford Hyundais could drive one of those.

For the poor, philanthropists could make a name for themselves and do good at the same time by funding community health care clinics. Hospitals could create funds to which citizens and philanthropists could donate to provide healthcare treatments for those who cannot afford them. Churches could step in and help parishioners with unexpected expenses.

Employers could shop with a wide range of options. They could spend more for more extensive plans in order to attract higher-quality workers. Or they could spend less and offer employers more money in their pockets and more money in their HSAs.

In other words, if we get government out of the way, the free market will allow the American people themselves to decide what the health insurance landscape will look like. The result will be lower premiums and more choices, because that’s what the American consumer will demand. {eoa}

Bryan Fischer *is host of the two-hour weekday “Focal Point” program on American Family Radio.*

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