

Swamp 1, People 0

Well, at least you will know who to blame when your premiums, deductibles and co-pays keep climbing to outer space faster than an Elon Musk rocket: Sen. John McCain. Early Friday morning, Sen. McCain singlehandedly extinguished the last flickering hope of repealing the monstrosity that is ObamaCare by casting the deciding vote against the final repeal proposal, the so-called “skinny repeal.” As Politico put it, McCain went from being repeal’s savior to its executioner in a matter of days.

The words that should come to every American’s lips every time they read another story about the catastrophe of ObamaCare are these: “Thank you, John McCain.”

I have never been a fan of term limits—limiting terms is what elections are for—but Sen. McCain may have just changed my mind. He’s virtually a one-man argument for strict term limits.

I predicted at the beginning of this whole farce that at the end of the day we were going to be stuck with ObamaCare with all its colossal bloat and misbegotten mandates for one simple reason: too many Republican lawmakers have virtually no conservative convictions or principles. And if they do have them, they are well-hidden and the first thing thrown overboard when *The New York Times* starts yammering at them.

The only path back to sanity on health care is through the free market. ObamaCare needs to be repealed root and branch because it is an exercise in government-run, government-controlled health care, which is just a form of fascism. Literally. Fascism is, by definition, a system in which you are allowed to own your own business but the government tells you how to run it. We went to war in 1941 to stop that kind of foolishness from turning Europe into the dark continent.

The alternative to fascism, or socialism, or communism or whatever you want to call it, is giving health insurers the freedom to develop any kind of insurance plans they think the American people want to buy, and giving the American people the freedom to choose the ones they want. There is no need for government to be involved in those decisions in any fashion. For our government to make these choices for us is an insult to the American people, and is a way of treating its own citizens as infants who are incapable of thinking and choosing for themselves.

The only proper role for government in health insurance is to enforce the sanctity of the contract. A health insurance policy is a contract between the insurer and the insured. If an insurer fails to fulfill his end of the contract by providing the services promised in the contract, the insurer can and should be sued in the interests of justice, and civil government should hold them strictly accountable. But that's it. In fact, enforcing contracts should be the only role of government anywhere in a free economy.

If ObamaCare were to be repealed tomorrow, as it should be, and wasn't replaced by anything, virtually overnight health insurance companies, because they want to stay in business and make money, would be competing with each other in a mad dash to offer a veritable cornucopia of health plans. You can make bank that these plans would include low-premium, high-deductible, catastrophic policies that would provide inexpensive and entirely affordable protection for ordinary Americans against the cost of major medical events. The Cruz amendment would have created this kind of market, but alas it was strangled in the cradle by Republicans and dumped in the Swamp.

Under a free-market plan, employers could make these plans available to their employees at a fraction of the current cost of health insurance. The employers would then be able to take what they save in premiums and contribute it to health savings

accounts owned by their employees, which would rapidly enable their employees to accumulate enough to satisfy the deductible and to take care of ordinary medical expenses along the way.

The competition across state lines would be fierce, as insurance companies, without the promise of gargantuan, taxpayer-funded bailouts, would compete with each other for your insurance dollar. Health insurance companies would have to step up their game to earn business, rather than counting on the heavy hand of government to drive business into their nets by ordering every citizen to buy their product.

But thanks to John McCain, the opportunity to create that kind of marketplace is gone, perhaps for good, until our entire health care system collapses in on itself like a burning building.

Perhaps showing his true colors, before the final vote was called McCain literally walked across the aisle and engaged in a hug-fest with Chuck Schumer, Dianne Feinstein and a gaggle of Democrats. In fact, McCain told his best buddies on the left that he wanted to stick a fork in the whole repeal effort: "Let's get this over with," he told them, before walking theatrically to the well of the Senate and delivering a dramatic thumbs-down, a gesture worthy of any Roman emperor in the Colosseum.

Democrat Senator Chris Coons of Delaware said, "I was trying not to jump up and down and smile." Video showed Sen. Schumer exuberantly pumping his fist in celebration, just what we hoped to see when we gave Republicans the House, the Senate and the Oval Office.

The choice last night for John McCain was between government and the American people. Sen. McCain chose poorly. And it is the American people who will suffer.

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