

The Coming Decades in American Healthcare

By Fran Van Cleave

For a 65-year-old American couple retiring in 2008, financial experts now recommend they set aside anywhere from \$206,000 to \$215,000 just for medical expenses. How many people do you know who will be able to do that?

If you're like most of the people coming into the pharmacy where I work, your answer is "very few." Given the grotesque yearly cost increases for medical insurance, and the large numbers of working poor declaring bankruptcy following a medical disaster, government-run healthcare, i.e. socialized medicine, seems as inevitable as water running downhill. What's a libertarian to do?

Well, since the federal government is largely responsible for the severe shortage of doctors and nurses in this country, it is wise to be skeptical of "universal healthcare," which will no doubt involve appallingly long wait times for medical care of any kind, and quite possibly food police chasing black-market sugar. But there are a few more appealing options.

I'm sure lots of people are looking forward to Wal-Mart's grand opening this spring of thousands of medical clinics in its stores across the country. Other drugstores will surely follow Wal-Mart's example. These clinics will be staffed by nurse practitioners or physician assistants, not doctors. While they will be more affordable than a visit to your family doctor or the lo-

cal Doc-In-The-Box, the quality of care remains to be seen. My concern as a pharmacist is that people have realistic expectations – i.e., don't go there for a heart attack or psychological medications. Particularly if the clinic staff are as overworked and understaffed as the rest of Wal-Mart's employees. In other words, probably an okay place to go if you or your child need antibiotics. But if someone comes in with a group of nonspecific symptoms, such as "tired, but I can't sleep, always cold, no energy," I wonder how many will be sent home with a \$4 antidepressant or sleeping pill instead of getting a blood test to diagnose a low thyroid? You might be better off consulting with an internet physician, or at least check your symptoms at Web MD.

The internet's information-gathering ability has enabled many people to find specialists and become experts on their disease before walking into the doctor's office, which usually improves the quality of care tremendously. (I'm sure I don't need to tell the readers of this paper about the net's wheat-chaff ratio.) Don't expect most doctors to tell you everything you should know; they're too busy filling out federal forms. Take advantage of your browser.

There's "medical tourism" now, where you can travel to India for certain high-dollar procedures, such as hip replacement. That costs over \$40,000 here, but less than \$10,000 in India, and that's usually with airfare included. Their doctors are well-educated, they speak English, and they like Americans. The hospitals that offer these programs are quite good;

many Americans are finding this an excellent deal.

Then there's "boutique medicine," a new kind of medical practice. These doctors charge their patients a yearly fee – anywhere from \$1,000 to \$20,000 – and in return, you get 24-hour access to the doctor, unlimited consults, same-day medical visits with no more than a 15-minute wait, and in some cases, house calls. In short, you get Marcus Welby. This kind of practice started a few years ago in Seattle, and is becoming increasingly popular for family practice physicians. However, certain senators have denounced it as "elitist" and are writing legislation against it. If it becomes illegal here, it will become available offshore, and of course will be more expensive. Many of these doctors do not take insurance plans, but you could actually end up paying much less than you currently do by using such a plan while retaining a high-deductible insurance for emergencies. When you consider that the average doctor visit is 20 minutes, and the average doctor interrupts you less than 18 seconds after you start explaining what your problem is, the money spent on a regular insurance plan doesn't buy you much.

We already have a form of boutique medicine for the poor in this country. It's called the Emergency Room. People on Medicaid tend to use the ER for non-emergencies, which is why wait times in the ER get worse every year. I don't know what the solution for this is, other than to make it socially unacceptable to visit the ER for the common cold.

For those who live in rural areas and plan to have children, I suggest you find a midwife. It's doubtful there will be any rural hospitals in America after 2015 that have an obstetrical unit. Because Medicaid reimburses hospitals at an average of 22 cents on the dollar, and because it is illegal to turn away a patient who cannot pay, hospitals have been saddled with an unfounded federal mandate. Rural obstetrical hospitals, such as the one I worked in last year, have been forced to shut down OB units or go bankrupt.

Of course, the FDA continues to make health care more expensive, less flexible, and in some cases more dangerous. We just recently had to yank a drug off the shelves that was destroying people's livers after only three days of use. It's not clear how many deaths were required before the FDA woke up and took action. Because of cases like that, I recommend that you avoid using new drugs until they have been in use for about a year, just to be safe. Of course, you might find good data from Europe or elsewhere on the long-term safety and reliability of drugs only just approved by the FDA....

While it's entirely possible that Boomers on Medicare will run the economy into the ground, there's a very good chance that the next twenty years will see the first true rejuvenation therapies – something that humans have dreamed of since time immemorial. What do you want to bet that Congress will either outlaw them (as an unfair advantage for those who can afford it) or try to subsidize them for everyone (paying for it with the new currency, the VaporDollar)?

Purpose of the LP?

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the Convention Rules of the Party (Rule 7: Debating and Voting -- Platform, Section #8) in the bylaws at the time clearly stated that the planks can only be approved (and that includes removal) by one vote at a time, not *en masse*. The bylaws were also stripped of important Article 5 and 6 at this 2006 Convention. The LP's Judiciary Committee apparently wasn't asked to rule on this, further substantiating the corrupt nature of those in charge of the LNC and the LP.

The same individuals despise the nonaggression pledge and the mission statement opposing the cult of the omnipotent government. They want a political party and the political power that comes with it just like the Rs and Ds have. Well tough! If you crave power go join the Rs or the Ds, you will be right at home.

If you want power to obtain freedom from tyranny, buy a gun.

I have yet to see freedom and liberty acquired through a political process. I can see no logical mechanism where that result comes about.

Freedom is **always** purchased in blood. So is servitude. Those who claim power over you will enforce that dominion through violence upon you. If you desire freedom from them, **you must** make the price of enforcing dominion exceed the cost of "them" going somewhere else.

Fortunately for government, there are not enough of "you" to make the price of dealing with you greater than the price of ignoring you. So, **for now**, you get to bend over and take it, or you die. But that does not prevent you from practicing for the eventual day when a critical mass is reached.

Keep proselytizing. Keep showing the way to liberty. Even those who mock you are paying attention, and may come to reflect on your advice once their circumstances change to fit your predictions. No one knows who the next Rosa Parks will be. Freedom from government will not happen all at once, but it will occur overnight. With the coming economy, it pays to be prepared.

It is not the platform, nor the pledge nor the mission statement that prevents Libertarian Party candidates from getting a plurality of votes to get

elected. In a three way race LP candidates are fortunate to get 5% of the vote. And that only routinely happens in Arizona -- a bastion of uncompromising activists, not pragmatists. The pragmatists who try so hard not to offend or scare anyone are usually pleased if they get 1% of the vote. The reason LP candidates do not get any greater percentage of the vote has more to do with a nationwide conspiracy of vote fraud than objection to libertarianism.

You either have principles or you are no better than the amoral Republican Party or the amoral Democratic Party. You either represent a **fundamental** difference from them, or you represent more of the same. And if someone is dissatisfied with either of the two major parties, why do you represent an alternative if you are only seemingly slightly different and imperceptibly less objectionable than the other guys?

Stop being a wimp! Start standing out from the crowd by standing up for honest to goodness principles you WILL NOT compromise for the expedience of gaining votes, attention or popularity. You do this and I will not ensure you a majority, but I WILL guar-

antee you will attract your tired, your poor, your huddled masses yearning to be free. Do not seek the mass, seek the disenfranchised who are well motivated to work hard for THEIR liberties, if you allow them to see the pathway to liberty ahead.

"The basic dilemma of the modern world is, where do you want to live, in the jungle, or in the zoo? And you will be surprised how many people are more comfortable to live in the zoo, because you get your piece of fruit every day. It's true, you have to eat what they give you. But if you are a rabbit, the lion will not eat you up, because you are protected. It's true, you are protected by the cage, you are inside the cage, and the lion is also inside its cage, but nothing will happen to you. If you want to go for a walk, yes, sure, you have this 10-by-10-foot space, and there you can walk.

"If you live in the jungle, it's beautiful, it's gorgeous, you are free to go where you want, sleep wherever you want, eat whatever you find or manage to catch - but the snake can bite you, the lion can bite you, you can fall into a ravine, you can die of cold. But you are free."

— Milos Forman