

## One payer system inevitable

Written by Jay Matzke, M.D., Gothenburg  
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I see in the newspaper that Sen Nelson is encouraging us all to “work together on a Nebraska solution for Health care.” Thanks, Ben, but you gave us this mess.

He want’s us to come together and figure out a Nebraska based insurance exchange program so that there’s no “federal takeover.” Thanks, again, but I’m not helping you out of the disaster that you created.

The “competition” between companies, which has been denied by states over the years because of state boundaries and state insurance commissions, has never seen the light of day.

Had we been able to choose between several insurance companies, like we can with car insurance, over the years, I doubt that there would be as many un- and under-insured folks as there are. The problem with the whole scenario is that these plans, offered by the exchanges are going to be useless in a matter of years anyway.

Under the new health care laws all insurance companies are being forced to cover nearly everything. These have to accept every pre-existing disease. Now here’s what you can’t escape...the math can’t be falsified. When you make insurance companies accept patients with all types of diseases, without letting them use traditional riders, and the like, you force them to collect enough in premiums to cover the expected increase in costs.

We can not escape the actuaries. It’s simple mathematics. You increase exposure to the any insurance company and they will have to spread the costs across all owners of their policies. So what does this mean? Costs go up.

And that’s what we’ve seen in the last three years. President Obama promised that your insurance rates would go down. They haven’t; they have nearly increased exponentially. He said that you’d be able to keep you insurance...and you won’t.

Why? Because the system is rigged to fail, leaving only the government as the only payor.

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It doesn't take rocket scientist to see this. Insurance is costing more (because of the Obama mandates) and will effectively cause you and I not to be able to choose any private company's product to cover us, and our loved ones.

As prices for these plans go up and up, it will not be feasible for the average person to afford their own private insurance. As fewer and fewer people purchase a company's plans, they will not be profitable, and no longer offered. One by one, insurance plans will succumb to this effect leaving only the federal government as the only payor.

So will I participate with Ben in the insurance exchange conversation? No. It would be a magnificent waste of my time. What Nebraska, or any state for that matter, does to determine what it will do for an insurance exchange is moot. Because Obamacare is rigged to cause all insurance plans to fail. Again, leaving the federal government as the only payor in the system.

If you want to help, then I suggest you financially support Republican senate candidates across the country and Romney/Ryan. That's what I'm doing.

That is the only hope we have for a reasonable solution to healthcare. Because if Obamacare stands, not only will there be a one payor system, but the economy will stagnate and your coverage under Medicare will be severely curtailed. That's if you can find a doctor that will even accept Medicare.