



‘Comparison’ shopping for insurance is a trick

By Jim Waters

A favorite argument among supporters of Washington’s ruination of history’s best health care system is: Requiring health insurance is no different than requiring drivers to purchase automobile insurance.

President Barack Obama [said](#): “Unless everybody does their part, many of the insurance reforms we seek, especially requiring insurance companies to cover pre-existing conditions, just can't be achieved. That’s why under my plan, individuals will be required to carry basic health insurance – just as most states require you to carry auto insurance.”

Those who support the “government first” solution when solving challenges best left to the private sector pump their fist with an “attaboy.” They think the president makes an airtight argument for assaulting an individual’s right to forego health insurance.

But at best, it’s an apples-to-oranges comparison.

Remember: Only those who drive automobiles must – under threat of penalty – purchase insurance. Those who choose not to own vehicles remain exempt from sanction. No such exemption exists in the health care farce foisted upon us by the feds.

As the Cato Institute’s Michael Cannon wryly [notes](#): “You can avoid the auto insurance mandate by divesting yourself of a car. The only way to avoid a health-insurance mandate is by divesting yourself of a body.”

Remember: States require drivers to carry auto insurance primarily to protect other drivers.

In several states, including Kentucky, many drivers with older vehicles don’t carry collision coverage because they don’t consider their “beater” worth the expense.

“Health insurance, on the other hand, is essentially collision coverage,” writes Steven J. DuBord in the *The New American*. “With cars, it is the old, rusty vehicles that don’t need collision insurance, but with people, it is the young and healthy who don’t necessarily need coverage. Obama would twist things so that those who don’t need the insurance are the ones who pay the burden of insuring everyone else.”

Remember: Auto insurers *can* refuse coverage to certain drivers. But health insurers *cannot* under Washington’s plan.

Automotive insurers can deny coverage based on a driver’s pre-existing record. Someone who gets multiple speeding tickets, DUIs or too many accidents may be forced to hoof it. If that person finds an

insurer willing to risk giving them coverage, he pays more. But eat all the fast-food you can, engage in all the risky health behavior you want, forget exercising or taking care of yourself – you can always get health insurance at the same rate as gym rats and marathon runners.

Hold on, Mr. President. I thought this was about *all people* doing “their part.” Yet, your plan allows those living recklessly the same perks as those who care for their health.

Remember: Voters can demand change in auto insurance laws within states or move to another state with less-burdensome regulations. However, as DuBord writes: “Federal law allows for no escape other than leaving the country.”

But couldn’t state lawmakers protect their constituents from this federal fantasy?

Legislators in Frankfort could propose a constitutional amendment protecting Kentuckians from Washington’s unwelcome mandates that impose penalties for no insurance. Freedom-loving Arizonans tried with [Proposition 101](#) during the November 2008 election. The measure lost by less than 9,000 votes out of 2.1 million cast. Supporters will try again next year.

At least [24 states](#) are considering doing the same. If enough states take action, frightened lawmakers will lose their “insurance” for not acting – an excuse usually cloaked in claims about the possibility of losing federal highway money or other Washington dole dollars. Those Beltway Bandit ploys will lose their punch.

Such success at the state level would mean everyone indeed did “their part” to advance Kentucky’s freedom and defend its liberties.

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