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Doctor, former insurance exec and think-tank rep join talk show, debate future of U.S. health care

By [EVIE HEMPHILL \(/PEOPLE/EVIE-HEMPHILL\)](/PEOPLE/EVIE-HEMPHILL) · DEC 6, 2018[Tweet \(http://twitter.com/intent/tweet?](http://twitter.com/intent/tweet?)[f Share \(http:/](http://)[url=http%3A%2F%2Fwww.tinyurl.com%2Fy3wvca&text=Doctor%2C%20former%20insurance%20exec%20and%20think-tank%20rep%20join%20talk%20show%2C%20debate%20future%20of%20U.S.%20health%20care\)](http://www.tinyurl.com/2Fy3wvca&text=Doctor%2C%20former%20insurance%20exec%20and%20think-tank%20rep%20join%20talk%20show%2C%20debate%20future%20of%20U.S.%20health%20care)[u=http%3A%2F%2Fwww.tinyurl.com%2Fy3wvca&text=Doctor%2C%20former%20insurance%20exec%20and%20think-tank%20rep%20join%20talk%20show%2C%20debate%20future%20of%20U.S.%20health%20care\)](http://)

Until a few years ago, Wendell Potter frequently crafted arguments against the idea of the U.S. government becoming more involved in health care.

“I wrote a number of speeches for my CEO and delivered some myself that the government should get out of the way and let the free market work its magic in health care,” the former Cigna executive said on Thursday’s *St. Louis on the Air*. “I came to realize the free market doesn’t work in health care like it does in other sectors of the economy ... and that’s one of the reasons why we saw so many people who were uninsured and now a growing number of people who are underinsured.”

Potter discussed the status of advocacy efforts toward universal health care as well as the opposition at regional and national levels. Patrick Ishmael, director of government accountability for the Show-Me Institute (<https://showmeinstitute.org/>), and Dr. Ed Weisbart, chair of the Missouri chapter of Physicians for a National



One area in which Potter and Weisbart, who are both proponents of a Medicare for All type program, and Ishmael, who spoke against such a program, found some common ground was around the idea that the status quo isn't acceptable or sustainable, particularly in terms of costs.

"We are [collectively] spending \$3.5 trillion as it is on health care, and at least a third of that is not going to pay for care," said Potter, who is president of the Business Initiative on Health Policy (<http://businessinitiative.org/>). "It is eaten up by administrative costs, and a big chunk of it goes to enrich shareholders."



But where he and Weisbart argued for a single-payer system as a solution, Ishmael countered that the U.S. "can't afford to do it, frankly, particularly when you start talking about just [Missouri's] finances."

"If we look at fiscal year 2010 versus fiscal year 2019 and just look at the Medicaid portion of the state's operating budget," Ishmael said, "in 2010 the state spent about 18 percent of its budget on Medicaid. In fiscal year 2019, it spends 37 percent of its operating budget on Medicaid ... before we even get to whether or not they're effective ... if we're just looking at the

(http://mediad.publicbroadcasting.net/p/kwmu/files/styles/x_large/public/201812/120618_provided_and_EH_Patric)

From left, Patrick Ishmael, Dr. Ed Weisbart and Wendell Potter joined "St. Louis on the Air" to discuss the future of U.S. health care and its implications for the region.

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cost of it, the cost of Medicaid continues to explode because fundamentally the cost of health care in this country is not being dictated by the market.

"It's being dictated by government impact, government influences, government mandates ... the idea that centralizing it in government is going to somehow fix the problem – we have government health care already, and it doesn't work in terms of reducing those costs."

He compared health insurance to other forms of insurance and argued that it's "unfortunately" seen as "very different" from other sorts of insurance.

"When you get your car insured, it usually doesn't include oil changes. When you get your house insured, usually it doesn't also include cutting your lawn or other items that are oftentimes done out of pocket," Ishmael said. "I think a lot of times when we talk about health insurance, [what] we're really talking about is a full-blown maintenance plan. And until we start talking about insurance for those catastrophic events that are going to happen to us – there's a percentage of the public that it's going to happen to – we need to make sure we're talking about insurance, not talking about maintenance plans."

Potter responded that Ishmael's approach would only work if everyone is wealthy.

"The median savings account in this country is just \$4,000," Potter said. "Most people are in insurance plans, if they have coverage, that [have] deductibles far higher than that. We're the only developed country in the world in which people are filing for bankruptcy because of medical debt, and many of them – in fact I think probably most of them – are insured."

Weisbart added that a solution such as Medicare for All is the best way to address the cost factor in terms of the big picture.

“When you’re actually sick – where the vast majority of what we spend on health care [is spent] ... at that point the last thing you want people to have to start doing is start price shopping,” Weisbart said. “Instead, you should go to get the health care that is the health care that you think you need, and your insurance function should disappear into the background, frankly. And that’s what would happen under Medicare for All – you’d focus on your health care, and the country’s economics would be managed by the system itself.”

He gave the costs associated with dialysis as an example in support of his argument.

“I think it’s just far more prudent to make sure that [patients] have the insulin that they need,” Weisbart said. “I see patients constantly who take their insulin every other day instead of twice or three times a day as they should. I see people constantly who can’t afford their blood-pressure pills. And it would be so much less expensive to prevent the kidney failure.”

Potter, who is in St. Louis this week speaking at several events, said that he thinks things are starting to shift around the controversial, long-debated topic.

“Some recent polls have shown, and reliable polls, that a great percentage of Democrats but also Republicans are now realizing that the government needs to play a much more substantive role and to move us toward a Medicare for All type of system,” he said. “But it hasn’t had the political support. That is changing, because now for the first time in Congress there is a Medicare for All caucus.

“And the bill in the House of Representatives that would create a system like this has 123 sponsors right now, and that will increase significantly after the new Congress is sworn in in January.”

Related Event

What: Medicare for All – The Road Forward (<https://www.eventbrite.com/e/medicare-for-all-the-road-forward-tickets-49820121324>)

When: 6:30 p.m. Thursday, December 6, 2018

Where: Communication Workers of America (2258 Grissom Dr., St. Louis, MO 63146)

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