

FREEDOM IN THE HEALTH CARE DEBATE

The failure of the American Health Care Act provides an insight that might be useful in combating neoliberalism. Paul Ryan centered his defense of ACHA around the notion of individual freedom. But there is a better view of freedom that the Democrats could offer: freedom from fear.

Ryan explained his view of freedom, the neoliberal view that freedom exists only in monetary transactions, in an appearance on Face The Nation March 12, 2017:

DICKERSON: How many people are going to lose coverage under this new –

RYAN: I can't answer that question. It's up to people. Here – here's the premise of your question. Are you going to stop mandating people buy health insurance? People are going to do what they want to do with their lives because we believe in individual freedom in this country. So the question is, are we providing a system where people have access to health insurance if they choose to do so. ...

The most important talking point in this whole interview is freedom; Here's another example:

...[W]e're not going to make an American do what they don't want to do. You get it if you want it. That's freedom.

What if you want it but do not have the money to get it? You are free not to get it. One of the problems with the ACA is that even with subsidies, people can't afford a decent policy. A lot of people have a policy that doesn't cover them sufficiently to prevent bankruptcy, or they have a policy but can't afford to use it because of high deductibles and co-pays.

Ryan's solution was to get rid of the Essential Health Benefits mandated by the ACA. These set the minimum coverage for any policy offered on the exchange. They include lab tests, drugs, maternity care, treatment for substance abuse and mental illness, and others. If insurance companies can issue policies that don't cover these mandated benefits, they can offer cheaper policies. That doesn't help anyone. It increases the number of people with policies that don't cover treatment they suddenly need, and raises prices for others to buy fuller coverage.

Ryan and the Republicans think we only care about a few bucks we don't have to pay an insurance company. They only value the freedom to buy and sell in unrestrained markets, as if anyone actually wanted to spend any part of their precious lives studying insurance contracts.

So there we have Ryan's definition of freedom. You have the freedom to give money to an insurance company to buy any policy you can afford, and you can shop around for a policy that may or may not provide the coverage you eventually need, or you can take the risk of bankruptcy or denial of health care.

That's a peculiar kind of freedom.

The Democrats have the possibility of offering a different kind of freedom: the freedom from fear that you and your family and your friends and neighbors and fellow citizens won't be able to get health care when they need it. This kind of Freedom is the foundation of Franklin Roosevelt's Second Bill of Rights, so it's well within the historic tradition of the Democrats, at least before their neoliberal turn. The outpouring of public hostility to the ACHA proves that this definition of freedom is much more popular than Ryan's.

Another way to phrase this idea is that what people want is the freedom to pursue their own projects, projects that they choose for themselves and that give them a sense of

satisfaction. John Maynard Keynes thought that as the age of work came to an end, people would pursue artistic, intellectual and cultural pursuits. Maybe. Maybe it's going fishing, learning how to weld, or following the Cubs. For maximum freedom, there are areas where people would rather have the government protect them from the "market", rather than wasting time coping with yet another market, or living in fear of the consequences of not handling the market. I think his is an idea with a lot of general appeal.

If we raise taxes fairly, or reorder our budget priorities favoring defense contractors, we can all get good health care at a price we can all pay. That's the kind of freedom I want: freedom from fear and freedom from the endless consumerism we have to endure because of the other version of freedom. Not to mention freedom from profit-maximizing insurance companies.