

## SB 973 and SR 120 -- Testimony against Michigan joining the Health Care Compact

Dear Honorable Michigan Senators:

I come before you as a private citizen to speak against the Health Care Compact SB 973 and SR 120.

This next week marks the 2-year anniversary of Obamacare. Almost everyday we learn that it's worse than we feared. It is a national nightmare in terms of costs, loss of freedom, loss of privacy and dreadful bureaucracy. Furthermore, it's very disturbing that in Section 1333 of the dreaded Obamacare legislation is where we find the permission for states to form these interstate compacts. A frightening thought is Obamacare endorses Compacts. In our haste to develop something better, we must be careful to not jump from the frying pan into the fire... which is exactly what we'll be doing by joining this Health Care Compact.

It's interesting that the words "individual liberty" appear twice in the first two pages of the bill, yet the individual is hardly mentioned again. Then the words "Interstate Advisory Commission" appear ... which is an unelected appointed body. This ugly fact tells us that this Compact is simply the state breaking up a fight between the federal government and the citizen ... and then the state taking over where the federal government left off. Unanswered are these questions: Will the individual be able to buy insurance across state lines? Will tax policy change so that it not longer encourages employer-based insurance? Will the individual be able to keep his money from supporting abortion coverage or from covering illegal aliens' health care? Will there be tax credits and deductions for medical expenses? Will the use of Health Savings Accounts be allowed and better yet expanded? Will Medicare and Medicaid continue to unfairly stifle and infringe upon the private insurance industry? Will the Compact end up telling us what to eat, what vitamins to take or not take, force vaccinations on us? Will the Compact exempt people with a terminal disease from the employee portion of payroll taxes while they are suffering? What about costs of mal-practice litigation? These types of reforms are real and tangible and would provide real cost savings while putting the power back in the individual's hands. The Compact offers no guarantees.

The Health Care Compact allows for states to adopt a single payer system. This should alarm all of us because this isn't streamlining... this is socialism. Single payer systems purposely drive private insurance companies out of business -- driving out competition and necessarily driving up costs. As if that isn't bad enough, a single payer system hinders innovation, ambition and efficiency through out the health care community...which leads to rationing and long waiting lists for medical services. We only need to look at systems in place here (Medicare & Medicaid) and systems in other countries to see that the single-payer system is a loser.

The Health Care Compact ignores the fact that abuse of power can occur just as easily in State law as it can in Federal Law. This is exactly why people snort when Governor

Romney tries to defend Romneycare mandates while in the next breath he criticizes the mandates in Obamacare. Government over-reach is government over-reach at any level. Government mandates and excessive regulations drive up costs across the board.

The Health Care Compact doesn't address fundamental problems with Medicare and Medicaid... nor can it. Those are programs, supported with federal taxes. The states will not be given power to adjust the federal tax code to fit their Medicare/Medicaid structures. The problem lies in the fact that those programs are unsustainable, as they bring in less money than is needed to keep them operational. So a fearsome consequence is that few reforms will be made at the state level and federal funding will be cut for these programs or federal tax rates will rise. Under this scenario the states would have to choose to either cut their program and/or raise taxes to cover the shortfall.

What is also a concern is that the Compacts that other states have already entered into have predictions on expenditures based on the rate of inflation and other presumptions. (As does SB973) If the Compacts' central planners error in their predictions or formulas, it would mean a state would have to leave the Compact, raise taxes or cut the program. The Health Care Compact is central planning and central planning is nearly always a budget buster.

Right of Conscience issues being raised by Obamacare are sure to be an issue with the Health Care Compact as well. There's nothing in the compact that protects these religious rights. Along this same line... there is nothing in the Compact that keeps illegal aliens from getting free or subsidized health care. The American people will once again, be dispossessed.

Why must the government insert itself between the individual and their doctor? Why must the government insert itself between the individual and the insurance company? Why must the government insert itself between the insurance company and the medical provider? There really is no good reason except to exercise power over the people and to skim \$\$ from all the transactions. Why can't we as individual Americans be able to buy our own insurance through any health insurance company that we choose, in any state, getting the exact coverage we'd like? The philosophy that government is our nanny and should take care of us all is stale. There is no one size fits all health care insurance or health care plan. The government should be a spectator on the sidelines when it comes to these general day to day dealings of health and well-being of Americans. There always should be a safety net for the poor.... meaning vouchers... that empowers those individuals to choose their own health care and health care insurance. Only let's make sure the safety net is limited to the poor. Crack down on fraud and abuse ... which also drives up costs and prices for everyone.

If I find that the best doctor to go to is in Chicago and if I find the best health insurance plan is sold by a little company in Nevada... I should be able to choose both. It is only due to state law that we cannot buy insurance across state lines. This is America. And likewise, if someone decides to not buy health insurance because they're in college and keeping expenses down... they should be able to do just that. Freedom is the best way.

It is only the free market that is best for keeping costs down, keeping health care at excellent levels, keeping innovations coming all the time and most importantly, the free market keeps freedom in the hands of individual Americans. We should accept nothing less. We are exceptional. We are Americans.

Please go back to the drawing board and write a resolution to send to Congress that says socialized medicine of any kind, with any title ~ Affordability Act, Exchange, Compact~, has no place in America. After all, it's our families, it's our bodies, it's our money, and the government works for us. ... We the people.

May God bless you all and thank you for your time.

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