

Get employers out of health-insurance business

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Religious groups taking umbrage with a U.S. Health and Human Services mandate that employers include birth control as part of their employees' health insurance should bring to the fore that such employer-sponsored plans are bad for all.

Employer-sponsored health insurance, while helpful when instituted, is no longer financially sustainable and, when given more thought, is philosophically and ethically problematic.

Employers of all sizes are beginning to show that they recognize they can no longer sustain a large portion of the financing of our health-care system. They act as if they wish to escape from the health-insurance business when they shift costs to employees, reduce benefits, or join cooperatives that can promote cost-sharing. The signs are clear that they will be getting out of the business of health insurance for their employees.

Furthermore, firms at some point realize that managing health-care benefits is not part of their core business. What had started as an advantageous employee compensation incentive, relatively simple to administer, has turned into a staff-intensive, time-consuming, and costly enterprise.

As employers became central to the U.S. health-care economy, paying the majority of premiums, they understandably took more control in deciding who got covered (worker and family), the nature of health coverage (the menu of services covered), and the extent of coverage (the amount of dollars allocated). Initially, employers were passive funders of employee health-plan packages, but over time employers became much more circumspect about the above considerations, while employees saw less and less choice.

Now that our property (labor) has been linked, even tacitly, to our person (that is, the health of our person), we are in the unhealthy position of abdicating control of

our self to another entity; consequently, we misuse an inalienable right. Abdication of control of our health is philosophically and morally untenable; unfortunately, it is a well-entrenched part of the American health-care system.

Furthermore, the lack of portability of employer-based health insurance often indentures employees to a job or company that they might otherwise leave, to use their talents in new ways or at another company.

We must relieve employers of such control. It may have been prudent more than a half-century ago to create this type of financing of health-care services, but it makes no sense in a free and autonomous society for employers to be involved in our health insurance or decision-making – at any level. We need to emancipate ourselves from employer-based control of our ability to flourish.

No doubt, there will be another round of health-care “reform” in this country. If we are serious about the next rendition, we should get the employers out of the health-insurance business.

Many may see this as a major step toward the feared “universal health-care system.” However, let’s consider for a moment that, if we are “one nation under God,” and if we agree to respect each other’s inalienable rights, doesn’t it make sense that we all join in the same health-risk pool and begin to build a system from there?

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