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Editorial

Don't get sidetracked by the mandate debate

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Monitor staff

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The great health care mandate debate is a sideshow. Democratic presidential candidates Hillary Clinton and John Edwards insist that forcing individuals to buy a policy is crucial to providing universal health care or something close to it. Rival Barack Obama disagrees. A mandate may be necessary to force those who refuse to sign up once affordable options are available, he says, but that step should come at the end of the march to universal care, not at the beginning.

The debate has degenerated into arguments over who is or isn't being honest with voters. The question voters should focus on is which candidate, if elected, can convince enough Republicans - who will use words like "confiscation" to describe any mandate - to go along with a plan. The next question should be: Is this plan the best and most affordable path to universal coverage?

On the honesty question, when it comes to health care mandates, the edge goes to Obama. He rightly says they force people to buy something before they know what it will cost and how good it will be, and many won't comply.

A mandate could make insurance cheaper for everyone by forcing the young and healthy, a group that traditionally opts out of the system, to sign up. But making people buy insurance before good plans are affordable could lead more people to ignore the mandate. A mandate to buy insurance before much more is done to make it affordable would also mean even higher profits for insurance companies and bigger government subsidies to make coverage affordable.

Nor do mandates come close to guaranteeing universal coverage. The Massachusetts health care plan enacted when Republican Mitt Romney was governor mandates coverage. By the end of this month, every Massachusetts resident is supposed to be enrolled or pay a penalty.

The plan has caused some 200,000 previously uninsured people to sign up, according to the New York Times. But at least that many, and probably far more, have not. The \$219 penalty in the form of a loss of the personal exemption on the state income tax was not severe enough to prompt everyone to enroll. That penalty is expected to grow to at least \$1,000 next year.

The Massachusetts plan has two other problems that the presidential candidates should address. The state has had to exempt an estimated 20 percent of its population from the mandate because they can't afford to participate. And the cost of subsidizing insurance for the many low-income residents who signed up for the plan greatly exceeded predictions, and that's before the double-digit increase in rates insurers are expected to charge next year.

Government mandates have been used to force people to buy auto insurance, immunize their children, pay child support and pay workers a minimum wage. But compliance rates, according to the journal Health Affairs, are far from universal; just 77 to 85 percent for immunization and 30 percent for child support. Some studies have found that despite mandates, about 20 percent of people still don't buy auto insurance, which is why the rest have to pay extra to guard against uninsured motorists.

Edwards's plan would catch people who aren't enrolled when they pay the income tax or when they get health care. That might work, but it won't be cheap. About one-quarter of the nation's 47 million uninsured are baby boomers who are heading into their most costly health care years.

As for Clinton, it's easy to see why she hasn't been specific about how her plan would punish people who ignore the mandate. Far better that that particular club be crafted by a bipartisan team in Congress. But it's hard to see how Clinton or Edwards can describe their plans as covering everyone. Mandates, as their track record has proven, fall far short of guaranteeing universal participation.

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