

Words are Important

(According to Jake)

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Entirely forgotten, as far as I know, is the term "Hospitalization Insurance." Perhaps it never was widely used. Preferred by the industry and its regulators was "Sickness and Accident Insurance," which when reaching the ears of someone not specially instructed would mean an arrangement for managing one's financial loss due to sickness or injury. "Hospitalization Insurance" had the advantage of describing a product fairly well. "Sickness and Accident Insurance" was vague in order to cover a wider range of situations. But one had to look inside the policy to see how far beyond hospitalization coverage it extended if it did at all. I'm not overlooking the fact that "Sickness and Accident Insurance" easily wins in sales appeal. But my main concern is that the term was not quite honest because it suggested a blanket larger than any of the products it represented.

The term "Health Insurance" goes back a long way too. Like "Life Insurance" it is understood as a euphemism. No doubt someone needed a different term and all that, but a euphemism is no better than a lie. Polite lies are as potentially misleading as any. Usually the special meaning becomes well understood and no one even remembers to chuckle at the absurdity. So no one is

being misled. I accept that for "Life Insurance," but I'm not sure "Health Insurance" is so innocent. No one believes that "Life Insurance" helps one live better. But "Health Insurance" was on the verge of promising to benefit one's health (and may have been sold that way).

Nothing was too bad until "Health Care" came along as an umbrella term including "Health Insurance." Now the thing is totally obscured if you go by the words. If no one took it literally, the lie would be doing little harm. But the phrase is far too warm and fuzzy to have no misleading effect. Everyone should know that "Health Care," taken at its literal meaning, is a product that does not exist. What it implies is that someone will take care to maximize your health. Even if you had the best medical staff at your disposal, *you* would still have to learn how to take care of yourself, and *you* would be doing most of the work if you wanted to get anything out of it in terms of benefiting your health. If someone else were literally in charge of your health care, you would have sacrificed a great deal more freedom that you are willing to give up. You would not want that if it were free. Not only would the financial cost be prohibitive, the negative impact on one's life would be prohibitive. In other words, "Health Care" is a fantasy used to make something else seem attractive. True health care is what we do to keep ourselves healthy: education, wise choices, self discipline. "Health Care" as the term is used refers to the system society has set up to serve where true health care has

failed. Obviously this is a generalization, but it is not too far fetched to say that for the bulk of society "Health Care" would be used much less if personal health care were taken seriously.

Often "Health Care" is used in such a manner that it smears together in one meaningless term both the products related to remedying illness and the insurance policies that manage the financial risk imposed by our commitment to those products. If the term is meaningless, it is not powerless: it sounds very much like an entitlement.

But we all understand it to mean "the vendors of insurance and services related to restoring health," don't we? Sure we do, at least on one level. But whether you take "Health Care" as a euphemism or strictly a technical term, the lie is there to be used and misused on another level. The surface promise that the literal words carry may be impossible to fulfill, but that does not prevent it from being deceptive. Good health is a precious possession, so if "Health Care" can spread it more widely, who would be so mean as to oppose it? I believe that the false term hastened the day when sickness insurance become an entitlement.

Once the term "Health Care" became standard terminology, a great vulnerability was created in the economy of the nation. Now as soon as the medical industry develops a new treatment, it automatically comes under the blanket even if the cost/benefit is huge. The "Health Care" lie has allowed the medical industry to mushroom without needing to be too concerned about effective-

ness. Efficiency has not been necessary because demand continues to exceed supply: no one stops to count the cost before going to the doctor when costs are hidden by overblown and subsidized "Health Care" insurance.

There is no way to stop the medical juggernaut because no one wants to stop it. Rare are those who do not want the latest and best should they need it, regardless of cost, and therein lies the problem that can only be managed by government once government is in the business. It would have been better to let the consumer keep the reins on the medical industry. But that little "Health Care" lie made us give up the reins without a struggle. Once the lie became commonplace, who would deny anyone any degree of "Health Care" when needed? Thus we have an out-of-control medical industry wrecking the economy.

The disaster could have been avoided if people in the business were honest about the words they used. This simple lie has brought a burden on the nation that will either sink the economy or shackle the citizens with few options and much lost freedom. Of course it will do both to some degree.

There will be true health care. It will be all about managing our relationship with the medical system. We are both clients from whom profits can potentially be drawn and potential drags on the system. In other words, "Health Care" ultimately is about caring for the health of the health-care system, which will be considered to be in good health even as it places maximum burden on

the economy as long as it pays for keeping the people in power who will protect the profits. Might it also keep us all healthy? If we're lucky. The goal will be to keep us profitable within limits. It is easy to see that the means of achieving this might include limiting anything we do that is not considered safe or healthy. This is like the true health care mentioned above, but when you are forced to do it by the government it is called something else. There will be plenty of disagreement about what really works. The drugs to "combat disease" by limiting life once we use up our quota of insurance will work very well to keep the system healthy; there will be no disagreement about that.

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