

FOUR REASONS WHY I DON'T HAVE HELTHCARE INSURANCE by Rusty Sivils
submitted to FBFC Board 2-21-13

First, I view our corporate-run healthcare insurance system as a form of extortion, analogous to a Mafia protection racket. The client is induced to pay exorbitant sums through fear (the definition of extortion). For me, participating in such a system as a client would be unethical – just as unethical as paying protection money to the Mafia.

The difference between the Mafia and the health care insurance industry is that when you pay protection money to the Mafia, they do protect you – they don't, presumably, try to find excuses to get out of their obligation – without honor, whereas health care insurance is extortion with slick advertising, but without honor, since corporations are not capable of feeling remorse. One of the functions of the corporate structure is to insulate their employees and owners from ever having to feel empathy or remorse for the actions of the corporation. They are like a sociopathic person. Courts in the late nineteenth century ruled that corporations were persons. If they really were persons, many of them would be diagnosed as sociopathic, put on trial for their abuses and sent to institutions for the criminally insane.

In her presidential campaign (2008) Hillary Clinton said that the solution to healthcare inequity would be to require everyone to have corporate healthcare insurance. Barak Obama wisely refrained from saying this, but now is supporting that very plan. In other words, both of them think that the system will be fair if everyone is required to pay protection money to the corporate healthcare Mafia. They advocate this because they are protecting the powerful interests whose money put them in office – rather than protecting the interests of the American people.

Second, the very idea of insurance came from people acting cooperatively, working together in mutual aid societies for their mutual protection, pooling their resources to share the risks that life is heir to, so that no individual would be made to bear the whole burden of catastrophic misfortune. The idea of insurance springs from the empathy we all feel for individuals when disaster strikes. We have allowed this service to be taken over by corporations, so that the impulse behind insurance has gone from empathy and compassion by society to greed by corporations. Insurance today is governed by regulations written largely by the insurance companies themselves, which make entry into the market, by cooperatives for example, difficult or impossible.

Third, the price of health care insurance is obscenely high, and ever increasing. It would feel painfully outrageous to me to pay large premiums to a corporation which pays all of its employees several times what I live on. A small fraction of what Americans spend on healthcare insurance could provide basic health care and drinkable water to poor people all over the world, but almost all Americans care more about feeling personally secure than they care about, for instance, saving the lives of Haitians, almost 500,000 of whom are still living in tents three years after the earthquake, without adequate food or water, let alone healthcare.

Fourth, healthcare insurance rarely gives you anything except access to the mainstream medical industry, which is sometimes invaluable, but often actually detrimental, with its reliance on pharmaceutical drugs and its neglect and ignorance of nutrition and of natural or traditional therapies. (In one group of women with breast cancer, for instance, half the group volunteered to go off all therapies and treatments, and do nothing but eat a vegan diet. They lived longer, on average, than the women who remained on chemo and radiation – see the excellent recent documentary “Forks Over Knives”, available from [forksover knives.com](http://forksoverknives.com))

The American people will not have good health care as long as it is controlled by corporations, the explicit aim of which is to make a profit. Until we take our health care into our own hands, the health care system will not be run for our benefit, but for the benefit of these corporately controlled insurance and medical industries.

Given the above critique, what would be a useful approach to providing health care? One approach

would be to set up a little health care insurance pool that would operate like conventional health care insurance (except we would be cutting out the corporate middle men), that would pay participating members' doctor and hospital bills when needed. In my view this would not be the best approach, for several reasons. First, mainstream medical costs are so high that we would have to charge almost as much as corporate insurance companies. Second, mainstream medical treatment is heavily dependent on pharmaceutical drugs and usually focuses on diagnosis and treatment (the most profitable to doctors and hospitals) rather than prevention and cure, and neglects traditional and alternative therapies and nutrition and other lifestyle factors.

We, as a cooperative, as an alternative institution, need to offer an alternative approach to health care, rather than just plugging our members in to the mainstream medical industry. An alternative approach would be to focus on education about the prevention and cure of chronic illnesses, and offering the services of alternative practitioners, such as nutritionists, acupuncturists, homeopaths, herbalists, etc., and also sponsoring reading and discussion groups on general health topics as well as on specific diseases and conditions, as well as programs, speakers and films, such as the documentary 'film "Forks Over Knives" or books such as *Your Life in Your Hands* by Jane Plant (on breast cancer) or *When The Body Says No* by Dr. Gabor Mate (on the psycho-emotional precursors to chronic diseases such as cancer, MS, ALS, etc.) The object would be to keep members healthy, and would offer an alternative to the cemicalized, corporatized and burocratized mainstream medical system.

I am not saying that the medical profession is not invaluable in many situations such as physical injury and some surgical interventions. But I would hesitate to involve the Co-op in a plan that would pay for the services of doctors and hospitals, for the reasons explained above. If our members wanted this kind of coverage, they could seek it elsewhere.

We need to offer what conventional medicine today rarely provides: a wholistic approach that focuses on prevention and cure, rather than treatment. This would be a meaningful alternative, and one that would empower our members to understand and take charge of their own health issues.

I would be happy to sit down with board members and others to continue to think about and discuss this issue, and I would suggest that the Board make an appeal to Co-op members who might be interested in helping to develop a package of health care services that we could offer to participating members.