

Why a pure market approach to health is not only a bad idea but is simply immoral

There is a blind fight out there between believers in different versions of our health care model. Some are worshiping the mighty market and the others are jumping head on in the communal insurance pool. Who is right? I personally believe both views have huge issues and biases.

It seem that both groups are missing one important fact I'm going to try explain by using a simple graph bellow.



Market based health care model

Let's put the above graph (the camel graph) in few words. The profit for the health industry, including Drug companies, Hospitals, Doctors and personnel, and to some extent insurance industry makes the biggest bucks out of your health misery!

If you are dead, the industry makes nothing (at least for now...), if you are completely healthy the industry only makes money out of your insurance and your fears. It sells you "maintenance pills" however you have the choice to refuse buying into it.

The insurance though is a totally different matter. To work will, all people should contribute to maximize the common pool and no one or only few should consume out of the pool in order to maximize the profits. One way or another things go down to profits and entitlements. When you have a limit on your insurance people tent to maximize the usage and the health industry pushes for it. That pushes the costs up and lower insurance business profits so they will push down on how may people are insured, how expensive your insurance is and how much you can claim.

Clearly, we want that people which helps us to be healthy, to have a top status reflecting our real top health condition. Unfortunately, when profit is in the middle, things start to get biased towards the dark side.

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My solution for this complex problem?

These days, personal automation, will give all individuals a chance to get out of this “rat race” if they choose to understand and believe in it.

There is a bright future waiting for all believers in this solution and will be alive when it will happen. Extends your mind and grab it or else it may grab you instead, if it does it could grab you the wrong way. Sh..t happens in general, but it tend to happen more frequently to the ignorant. Don't be one.

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