



BY CRAIG M. WAX, DO

# The free market can save healthcare

**I**n the present day, healthcare has come to mean every aspect, service and device for taking care of your health. It has become conscripted by government, politicians, political ideologues, third parties and media to conveniently and neatly define whatever they want to “give” you. By simply becoming involved, these middlemen are diluting the quality of the actual health service you can achieve, be they government or insurers.

Healthcare is not a thing at all to be given, bought or sold, but an entire ecosystem with many unique moving parts that are only connected by virtue of the existence of the patients. Each patient, having individual needs, will have a landscape that suits the needs of their own health, and one that will change with time. While Americans have a need of good health, they have a right to choose the ecosystem that suits their own needs.

The larger healthcare landscape includes all goods, services, and payment mechanisms for achieving and maintaining one’s health. In 100% of interactions, insurance has inserted itself. For simpler interactions, insurance serves to keep costs hidden and high.

Health insurance was initially an inexpensive stop-gap/stop-loss measure to help individuals mitigate expensive life-threatening health risk expenses, like those caused by disease and trauma. Now, through 100 years

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of government intervention, law and “health policy,” health insurance has become bloated, expensive, inefficient and difficult to access and use. Health insurance has integrated itself into becoming the definition of healthcare after being advantaged by government for the last near-century. Health insurance is neither health nor healthcare, but only a third-party payment mechanism.

When you have government sponsored taxpayer paid health insurance like Medicare or Medicaid, government entities and politicians and their paid third-party administrators decide what you can and cannot have. When you have employer sponsored health insurance, the employer “buys” the policy with money that you’ve earned or merited for your compensation package. In this case, both the employer and paid third parties get to decide what you can and cannot have. See how both scenarios further divorce the patient from choice and from the physician or other care entities?

Free market principles have not failed healthcare, but healthcare hasn’t been permitted to naturally utilize the

free market in almost a century. Many aspects of the healthcare ecosystem have been skewed, cancelled or downright outlawed. The patient-physician healing relationship has been all but destroyed by third parties. How can an individual pick and choose for themselves if government and third parties are paying? They can’t.

There’s the rub for all who advocate socialized medicine, government single-payer, employer based health insurance, or anything but the first-party transaction of the patient choosing and paying the caregiver directly.

So “healthcare”—all the industries, interests, products and services that make up the ecosystem—must be permitted by government to embrace the efficiency and fairness of the free market. Patients only become smart, healthy, thrifty consumers when they experience, learn and grow while choosing and buying their own goods and services. The free market responds to needs and wants by providing these goods and services with outstanding quality, efficiency and various price options. Quality goes up and price comes down through free market competition, not government edict.

All patients, governments, and all of, so-called, “healthcare,” would benefit from direct free market competition. Freewill and freedom will take care of the rest, naturally. ■

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