

Obama Should Get Out of the Boardroom and the Bedroom

By John C. Goodman

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Ask just about anybody in the business community what's holding back economic recovery and they will tell you two things: new regulatory burdens and new regulatory uncertainty.

Two pieces of legislation top the list: Dodd-Frank regulation of the financial system and ObamaCare regulation of health care. The first is discouraging banks from making loans. The second is discouraging employers from hiring workers.

<u>Job Creators Alliance</u> has assembled some of the top CEOs in the country to try to explain these things and a trip to their Web site is well worth the visit.

This administration is not content with economic regulation, however. It's now ventured into everyone's sex life — proving that there is no aspect of your personal life that the president regards as none of his business.

The latest intervention takes the form of requiring health insurance to cover something almost everyone can easily pay for out of pocket: contraceptives.

Why, you might ask, does this decision have to be made in Washington? Why can't decisions like this be left to individuals and the marketplace? In deciding to meddle, the administration paid a heavy political price. The initial edict would have forced Catholic universities, hospitals and charities to include free contraceptives in their health insurance plans. That produced a reaction that was poignant and hyperbolic:

- "An edict delivered with a sneer," wrote Michael Gerson in *The Washington Post*.
- "An attack on Christianity so severe that every single church in Florida had a letter read from the bishops," said Newt Gingrich.
- "We can't just lie down and die and let religious freedom go," said a spokeswoman for the Conference of Catholic Bishops.
- "We do not happen to think pregnancy is a disease," said the president of the <u>Association of Catholic Colleges and Universities</u>.

Then on Friday, the Administration made a small concession. Religious institutions do not have to provide free contraception coverage after all — <u>but the only insurance they will be able to buy must do so</u>.

That the Obama administration was willing to take this kind of heat shows just how strong is the desire of many health reformers to tell everyone else what to do.

Interestingly, one of the most controversial decisions made in Hillary Clinton's effort to reform the health care system in the 1990s also concerned two similarly trivial issues: mammograms and Pap smears. In fact, some people believe that her position on these two issues were what finally killed public support for the entire health overhaul.

Fifteen years ago the "experts" didn't agree on how frequently women should have these procedures any more than they agree today. I'm sure that when various women asked various doctors they got various answers. And, by the way, there is nothing wrong with that. Whenever there is risk and uncertainty, opinions will differ. That's not the end of the world.

What was the end of Hillary Care, however, was the notion that the White House should decide these questions for every woman in America! When you stop to think about it, that takes a certain amount of hutzpah. It also reflects a degree of meddlesomeness that is really hard for normal people to understand. But both the Clinton White House and the Obama White House were staffed by folks who just could not abide the idea of your having a health plan different from the one they think you should have — down to the tiniest detail!

For Hillary and her advisers it came down to this: They decided that sexually active women should have a cervical cancer test every three years, instead of every two. For women in their fifties, they called for a mammogram every other year, instead of every year. And these decisions, unfortunately for Clinton, were different from what most doctors were recommending at the time.

Now the right way to think about all this is very simple. How much does a mammogram cost? About \$100, if you pay cash. If you want one, take the money out of your Health Savings Account and go buy it. How often should you do that? Probably as often as it gives you peace of mind. Is not having the test keeping you awake at night? Then spend the \$100 and get the test. The same principle applies to contraceptives. If you want them, go buy them.

And what about the tiny, tiny portion of the population that really can't afford these services? They can go to a community health center or to Planned Parenthood and ask for them for free! This isn't rocket science.

It is truly amazing how much consternation is caused for no other reason than the desire on the part of some people to tell everybody else how to live their lives.

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