

What exactly does “affordable” mean?

Written by Joseph C. Phillips
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A very good friend of mine has lately taken me to task for my opposition to a single payer, universal medical coverage. She argues that she is one of those the president speaks of when describing Americans that do not have “affordable” health insurance. She has a pre-existing condition and coverage is expensive. When I point out that while the cost of her coverage may be high it is certainly affordable (in that she is managing to pay for it) she rejects the argument on the basis that the high cost eats into other equally important expenses.

When pressed to define exactly how much an affordable health insurance plan would cost her answer sounds an awful lot like what some folks refer to as free. Like many Americans her ideal is that she should receive the most comprehensive coverage – care for illnesses minor and major -- for little or nothing; health coverage is, after all, a right.

Former Supreme Court Justice Potter Stewart wrote of hard-core pornography: "I shall not today attempt further to define the kinds of material I understand to be embraced within that shorthand description; and perhaps I could never succeed in intelligibly doing so. But I know it when I see it..." The position that policy and law should not be based on reason, fact and/or moral certainty, but on the infallible conclusions of judges or political leaders was later rejected by Stewart as untenable; no surprise, then, that it has been adopted as a cornerstone of progressive politics.

It is the ambition of the left to establish a whole new set of rights – rights not found in nature or revealed by nature's God. Rather they are the product of the anointed and all too ambiguous progressive vision.

In addition to affordable health coverage they passionately claim that all have the right to a decent home, a good education, and a useful job. It all sounds quite noble until one begins to inquire as to the specifics. What is the definition of a decent home? Affordable medical care? A good education? Like Stewart, progressives could never succeed in intelligibly defining the material embraced within such shorthand descriptions, but they no doubt know them when they see them.

Residents of California have an intimate knowledge of the progressive definition of “good schools.”

According to the National Center for Education Statistics, California, once the home of the best public elementary and secondary schools in the country, now ranks near the bottom nationally in reading and math proficiency. The good news is that the state ranks first in average teachers salaries. The definition of “good” schools in California apparently means paying teachers to prepare 8th graders not to read and write but to put condoms on a banana with one hand. And as if to prove the maxim that new liberals have no shame the leftists in the state assembly continue to ask for ever increasing amounts of taxpayer dollars so that they might further improve the schools. Gay pride day anyone?

I am reminded of conversations I used to have with friends in college. We would sit around dreaming of our future lives and describe the lifestyles we aspired to. Lest we appear too materialistic we all agreed that we didn't want to be rich; we just wanted to be comfortable. Yes we were naïve but we were earnest. Of course upon fleshing out exactly what each of us

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meant by “comfortable” we realized our comfortable lifestyles virtually demanded that we either become rich or come within an arms length.

And just like eager, post-adolescents progressive notions of what is affordable, of sufficient quality or decent are completely divorced from the reality of the cost- either in dollars, actual freedoms or both.

In California the cost of “good” schools is a full 30% of the states’ budget and according to the New York Times school children must make do with old textbooks. Open space laws, exotic mortgage instruments and rent control have made housing considerably less affordable and offended private property rights. And the cost of “affordable” (free) healthcare for all will be two trillion dollars in national debt, higher taxes, rationing of services, restrictions and/or taxes on personal freedoms (smoking, cheeseburgers etc.), and a host of other costs never considered by those seeking the comfort of righteousness.

Certainly there is nothing obscene about the desire to educate children, aid the poor or ensure that the sick receive care. But to devise laws and policy based on ambitious, ambiguous and often arbitrary descriptives is, well, downright pornographic.

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