

# O.H.I.P.

## SEPARATING THE FACTS FROM THE MYTHS AND OPINIONS

Our escalating health care costs, which are already threatening the efficiency of and accessibility to our health care system, are a direct result of the economic severance that occurs between consumers and producers whenever governments intervene in the marketplace.

In 1967, 82% of all Ontarians had health care insurance, purchased freely and providing the coverage of their own choosing. The remaining 18% were uninsured. In that same year, combined federal and Ontario provincial taxes were 750% lower than in 1984 (\$14 billion in 1967 vs \$105 billion in 1984); the federal deficit was almost nil, compared to its current deficit, expected to be over \$25 billion, an increase not proportionate to the increase in population (20 million in 1967; 25 million in 1984).

But with the growing acceptance of socialist philosophy that occurred during this time period and with a relatively free, predominately capitalistic (and thus prosperous) economy, conditions were ripe for politicians to convince the electorate that 'free' medical care and 'universal access' were indeed viable possibilities.

Nothing could be further from the truth.

Consider that:

☐ O.H.I.P. cannot honestly be called an *insurance* program since premiums cover only 18% of the cost.  
☐ People are essentially *coerced* into supporting O.H.I.P. since, although it is possible to opt out and be forgiven the O.H.I.P. *premium*, it is never possible to recover the *82% of costs* presumably paid from general taxation (and deficits!).

☐ *Universality* means that millions of Canadians who are ready, willing and able to pay their normal medical costs *need not do so*. (Does this make any sense at all?)

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# Freedom Party

☐ 'Extra-billing' and 'user fees' are unnecessarily complex ways of attempting to get the economic equivalent of a private insurance company's *deductible* --- just like the \$200 deductible that might be on the insurance coverage of your car or house.

☐ The forbidding of any free-market influences in health care severs the link between producer and consumer and will *guarantee cost escalation*.

☐ The 'principle' of non-profit administration is in no way a guarantee of lowering *costs*, particularly since the profit motive is the only efficient way of keeping costs in check.

☐ Medical care ranks *fifth* behind heredity, environment, nutrition, and lifestyle in prolonging life.

It is a tragedy that the concept of insurance as a protector against costs incurred in medical *emergencies* has been replaced by the concept of 'free' medical service for all. As a result, resources that might have been available for true medical *emergencies* thus become absorbed in expenditures relating to the routine --- expenses that could have (and should have!) been paid directly by those receiving the benefit.

There is, of course, no such thing as a 'free' product or service. It is impossible to avoid the reality that when some individuals are no longer considered responsible for *their own* health care, *other* individuals will be forced to assume that responsibility --- a coerced responsibility that reduces their own freedom to purchase the insurance plan of their choice.

**Freedom Party** believes that the *purpose of government* is to *protect* your freedom of choice, *not* to restrict it.

We welcome any and all initiatives that would reduce burgeoning health care costs, promote tax reductions, increase our personal freedom of choice, --- and protect a service that is being threatened by the *irresponsible* actions of governments. After all, freedom of choice is what we're all about!

### FREEDOM PARTY OF ONTARIO

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**Freedom Party** of Ontario is founded on the principle (1) *that each individual has the right to his or her own life, liberty and property*, (2) *that to preserve these rights it is essential that no individual or group initiate physical force or fraud*.