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The debate over insurance echoes an OECD finding about declining literacy.



BUSINESS WORLD

Healthcare Stupefies the U.S.

Let's imagine intelligent questions that might have been put last week by a PBS interviewer to Wendell Potter, a former insurance executive turned industry critic.

Mr. Potter, you repeat that insurers deny "needed" care. Do you deem any care a provider recommends as "needed"? Do providers not have an incentive to overtreat and over-charge? Studies show treatments can vary widely for the same diagnosis. How can insurers impose best practices without denying compensation for care that departs from best practices?

You say profit drives insurer denials of care. What drives their approvals? *

And why don't insurers simply raise premiums so consumers can have all the care they want?

Mr. Potter, Americans in the highest tax bracket essentially shift 50% of the cost of their medical consumption to fellow taxpayers. Doesn't this contribute to inefficient spending?

In the U.K., the government both decides what care is "needed" and pays for it. Yet six million patients have been waiting an average of 14 weeks for "needed" care. Some 234,900 have been waiting a year, and 34,000 at least two years. Why do you say this approach is a solution?

Not only were these questions unasked. Every query framed by PBS anchor William Brangham seemed to flow from a common mission with his source to discredit private insurance. He even asked if it wasn't a "kind of violence" against patients to deny care, and Mr. Potter assured him it was.

Mr. Potter, PBS never told its viewers, was indeed once employed by the insurance industry—as a PR flack, defending what he now assails. People don't change their natures when they change employers. *

You might suggest PBS bad faith played a role. I submit it's simply stupid journalism not to have figured out by now the basic problem of our payment system: With no price tags at the point of sale and bills paid by third parties, complaints about denials will be a constant, nagging inevitability, along with occult pricing and rampant cost shifting—the very maladies serious research has identified for more than 50 years.

Of course, it takes more than just Mr. Brangham to put on a show so little reminiscent of the MacNeil-Lehrer program in its heyday. Likewise whole teams are required to produce MSNBC programming today that bears no resemblance to the standards that once prevailed at NBC News.

Example: Host Joy Reid recently described a Russian government-controlled propaganda show as the equivalent of CBS's "60 Minutes" because it mocked Trump appointees in the same terms MSNBC wished to mock them. It fell to her guest, former U.S. Ambassador Michael McFaul, to try to put the segment back on the rails by saying that while it may be useful to criticize Trump appointees, it's unwise to treat Putin propaganda as an objective source.

NBC is currently in the process of selling MSNBC and separating itself from the MSNBC news brand.

Dr. Jay Bhattacharya is as qualified as you can get to be head of the National Institutes of Health. But his nomination is celebrated for an additional reason, as a triumph of free speech. He was a signer of the Great Barrington Declaration during the Covid pandemic, which dissented from the mass lockdown orthodoxy.

His appointment is something else—a triumph over fear, not his but that of his attackers.

I admit to treating the October 2020 declaration as no big deal at the time, joining a debate that seemed to me already well under way. Dr. Bhattacharya wrote for this newspaper on March 25, 2020, saying Covid was less deadly than thought thanks to our failure to count mild or symptomless infections. I had been writing similar things for two months. Get this: Anthony Fauci and government colleagues wrote in the New England Journal of Medicine a month earlier, in February, that Covid would likely prove roughly as deadly as the flu.

Yet now a terrified Dr. Fauci and colleagues were shouting down Dr. Bhattacharya not because his views were unreasonable but to protect their own standing after a politicized media decided lockdown dissenters must be shouted down.

Last week, the Organization for Economic Cooperation and Development published a survey finding a decline over 12 years in adult-population functional intelligence in most of its 31 surveyed members, including in the U.S.

You can always question such comparisons. But the 12year period coincided with the rise of social media. It coincided with the turn of traditional media toward the immature, polarized and neurotic emotional response known to psychologists as splitting, or black-and-white, all-or-nothing thinking. * Note

How does a citizen go about honing his grasp of the world's complexities, ambiguities and contradictions except through consumption of media? It seems entirely plausible, then, if our journalism is stupider, it will soon be evident in the public also becoming stupider.

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