

Regardless of what happens in the Supreme Court, and even if we elect a real president who will get tough and repeal Obamacare, we still need a plan to bring down health-care costs and make health-care insurance more affordable for everyone. It starts with increasing competition between insurance companies. Competition makes everything better and more affordable. When I build a building, I let various builders and architects compete for the contract. Why? Because it sharpens their game, makes them bid competitively on price, and encourages them to give me the best quality product possible. That's true for any service or product. That's why Americans need more options when it comes to purchasing health-care insurance.

One way to infuse more competition into the market is to let citizens purchase health-care plans across state lines. Health-care costs vary drastically from state to state. For example, a 25-year-old in California can buy an HMO plan that costs him \$260 a month. But for a New Yorker to buy a similar plan with equivalent benefits, it will cost him \$1,228 a month.²⁴ Why not allow people to buy health insurance across state lines and make companies compete to offer the best plans at the best rates?

This could be easily accomplished if Congress got some guts and did the right

thing. The U.S. Constitution gives Congress control over interstate commerce. But for whatever reason, the Congress has never exercised this power regarding health insurance. Bills for interstate insurance compacts have been proposed for over six years. As usual, though, the politicians in Washington have done nothing about it. They need to. As former Florida Congressman Thomas Feeney points out, creating a national market for health-care plans would help bring costs down for lower-income Americans—such as those 19- to 29-year-olds without coverage—and give them more affordable options.²⁵

The reason prices vary so much from state to state is because states differ wildly on the kinds of mandates they require in their coverage plans. As Devon Herrick, a senior fellow with the National Center for Policy Analysis, puts it: "If consumers do not want expensive 'Cadillac' health plans that pay for acupuncture, fertility treatments or hairpieces, they could buy from insurers in a state that does not mandate such benefits."²⁶ Increasing competition is common sense. We need to pass laws that encourage it.

REAL TORT REFORM RIGHT NOW

The other way we can drive down costs is by recognizing that doctors today are practicing “defensive medicine.” In other words, doctors often order unnecessary tests and procedures to avoid being sued. Pricewaterhouse Coopers did a study to see how much defensive medicine adds to overall medical costs. They found that this phenomenon accounts for at least 10 percent of all medical costs.²⁷ That’s huge.

It’s not hard to understand why doctors engage in defensive medicine. Just look at disgraced Democratic vice presidential nominee John Edwards. In his former life, Edwards was a world-class ambulance chaser. In just twelve years, Edwards won \$175 million in malpractice judgments by suing doctors, insurance companies, and hospitals for causing infant cerebral palsy. And this despite the fact that the American College of Obstetricians and Gynecologists has stated that the “vast majority” of cerebral palsy cases have nothing to do with the way a baby is delivered.²⁸ It’s just one more example of what a disgraceful human being John Edwards is.

“The courts are clogged up with these cases,” says Dr. Cecil Wilson of the American Medical Association. “Physicians are afraid of being hauled into court and as a result order tests they ordinarily would not order.”²⁹ With sleazy characters like

Edwards lurking around every hospital corner, it’s no wonder doctors feel forced to add all those expensive tests to protect themselves. Doing so, however, jacks up our health-care costs by at least 10 percent. That’s why we need serious tort reform. Specifically, we need to cap damages for so-called “pain and suffering” at \$100,000. We also need “loser pays” laws that make the loser pay the legal bills of the winner if the charges are deemed baseless—a system followed by almost all other western democracies. This will help cut down on frivolous suits that artificially raise health-care costs and clog up our courts. The state of Texas recently passed loser pays legislation. Other states should do the same.



There’s a reason most Americans oppose Obamacare: it’s a total disaster. Barack Obama has put us so deep in the debt hole that America can’t afford another one of his \$2 trillion spending programs. Obamacare is already making health-care costs rise, and the thing hasn’t even gone into full effect yet. Worse, it’s absolutely slaughtering jobs. No businessperson with a brain would consider serious expansion with this regulatory nightmare hanging over them. Whether through a



Supreme Court ruling or a presidential election, America must repeal Obamacare once and for all.

Destroying the world's finest health-care system so that Obama can have his socialized medicine program is reckless and foolish. The proper way to bring the cost of health-care down is to make insurance companies compete nationally and get defensive medicine under control through serious tort reform that includes loser pays provisions.

We need a president who will get tough and repeal Obamacare on day one. When they do, they will have accomplished more with one stroke of the pen than Obama has accomplished in his abysmal presidency. 2012 can't come soon enough.

NINE

IT'S CALLED ILLEGAL IMMIGRATION FOR A REASON

We've been inundated with criminal activity.

It's just—it's been outrageous.¹

—Arizona Governor Jan Brewer

Illegal immigration is a wrecking ball aimed at U.S. taxpayers. Washington needs to get tough and fight for "We the People," not for the special interests who want cheap labor and a minority voting bloc. Every year taxpayers are getting stuck with a \$113 billion bill to pay for the costs of illegal immigration.² That's a bill we can't afford and wouldn't have to pay if people in Washington did their jobs and upheld our nation's laws.

Too many Republicans in Washington turn a blind eye to illegal immigration because some of their business supporters want artificially cheap labor. Liberal Democrats, on the other hand, look on illegal immigrants as another potential