

Dark times for public health and healthcare: Will the insurance industry fix itself?

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It's an exciting time for both health care and public health! Anything is possible, and if it isn't yet, it soon will be! On the public health front, President-elect Trump has nominated Robert Kennedy Jr. for the position of Secretary of Health and Human Services. Kennedy has long been what is generously called a "vaccine skeptic" and his lawyer, Aaron Siri, has sued the Food and Drug Administration to revoke the approval of the polio vaccine. Although the *NY Times* article says 'Like Mr. Kennedy, Mr. Siri insists he does not want to take vaccines away from anyone who wants them. "You want to get the vaccine — it's America, a free country," this is disingenuous. If the FDA approval is revoked, *nobody* will be able to get it.

I have written recently about the importance of vaccines, especially polio and measles, in preventing disease and death ([Raw milk, vaccines, and RFK, Jr: Some dates worth remembering](#), Nov 15, 2024). A [series of letters to the Times in response to this article](#) make the risk clear. Read them; they address the science, the controlled trials of polio vaccine, the experience of those who were doctors and children during previous polio epidemics, and touchingly, the experience for dancer Tanaquil LeClerq, wife of choreographer George Balanchine (short answer: no vaccine, polio, and paralysis). In regard to other vaccines, we can read in the *Times* '[Tiny Coffins: Measles Is Killing Thousands of Children in Congo](#)' and imagine it happening in the US as a result of Kennedy's anti-vaccine actions. Kennedy calls his movement "health freedom" and says that he will give infectious diseases a "break" (whatever that means), but in fact, as described by Gregg Gonsalves in *The Nation*, [RFK Jr. Is Giving Infectious Diseases a Promotional Tour](#).

I posted on Facebook that I have heard people say "kids get too many shots", and asked "then which preventable disease do you want your child to die of?" One comment I got from a colleague was that the problem was not that kids get too many shots, but that too many kids *get shot!* The most recent killings, in a Christian school in Madison, WI ([15-Year-Old Girl Identified as the Shooter in a Wisconsin School](#)) were at least [the 323rd](#) this year in the United States! *This* is an epidemic; the extent of which people in most other countries cannot imagine, and, like many of us, wonder what will be done about it. Sadly, the answer is

going to be very little, if anything. We may be closing out the statistics for deaths from school shootings in 2024, but nothing suggests that 2025 will be any better.

On the healthcare front, things are not getting better. The anger at the health insurance industry exposed by the shooting of UnitedHealthcare CEO Brian Thompson was deep, broad and well-justified, as I wrote in [Murder of a Health Insurance CEO: People HATE the companies and the people who run them](#) (Dec 8, 2024). Study after study continues to appear providing evidence that more and more people that have inadequate, unaffordable, or no health insurance. The *Commonwealth Fund* recently published a report that shows [Hispanic/Latino Adults Lack Adequate, Affordable Health Insurance Coverage](#), and that this led to their existent trouble accessing health care, but the breadth of this concern [goes far beyond Latinos](#).

Maybe we can come up with a solution! I think I have already indicated several – mainly instituting a single-payer universal national health insurance program or, until we do, capping the amount of out-of-pocket costs a person can have to a reasonable number (\$1000?). Another potential solution could be limiting the profits of health insurers, as well as the ways in which health care providers (e.g., hospitals, nursing homes, doctors, etc.) generate revenue—whether for-profit or nonprofit—at the expense of people's health.

Others have entered this discussion. In a remarkable Op-Ed essay in the *NY Times* on Dec 13, UnitedHealth Group's CEO Andrew Witty (Brian Thompson's boss, who makes more than \$20M a year) wrote [The Health Care System Is Flawed. Let's Fix It](#). Remarkably, the *Times* chose to publish it despite offering no meaningful solutions for fixing the issue—certainly none that would threaten UnitedHealth's profits. It mostly displays the *Times*' complicity in an effort to focus *away* from the righteous fury of the American people with the health insurance industry.

USA Today reports on [Seven reasons why Americans pay more for health care than any other nation](#), and it gets most of them right: Reason 1: Lack of price limits, Reason 2: Hospitals and doctors get paid for services, not outcomes, Reason 3: Specialists get paid much more—and want to keep it that way, Reason 4: Administrative costs inflate health spending, Reason 5: Health care pricing is a mystery, Reason 6: Americans pay far more for prescription drugs than people in other wealthy nations, Reason 7: Private equity. There are a few others, but it is a good list. Despite that, however, it doesn't come up with a meaningful, comprehensive solution to any of the matters. Indeed, it ends up quoting the Witty piece referenced above, "*We know the health system does not work as well as it should, and we understand people's frustrations with it,*" rather than having any kind of answer. For instance, no mention of universal non-profit health insurance, limits on hospital system (and physician) incomes, or banning private equity and other for-profit players from the health system!

Maybe it is asking a lot for insurance companies, largely the perpetrators of this massive scam that is bleeding the entire US economy, to come up with a “solution”. But *USA Today*, *Commonwealth Fund*, and others do such a good job of identifying the problem, they should be able to take the simple next step to recommending the fix. In what I consider to be an amazingly open (if entirely disgusting and reprehensible) acknowledgment of their agenda, CNBC reported back in April 2018 that Goldman Sachs, the huge investment bank (led by CEO Jamie Dimon), raised the question, while discussing biotech research, ‘Is curing patients a sustainable business model?’.

Actually, it is a good question. Maybe the answer is “no”. Most ethical physicians I know (and it is the vast

majority who are ethical) have always said something like “I look forward to the day when we can put ourselves out of business”. Investment banks and other forms of private equity, as well as the insurance companies like UnitedHealth and the providers that they control, do not see this as a positive. Maybe it is refreshing to see such a stark portrayal of the problem? Or not.

But I, along with what I believe to be most Americans, would prefer to see diseases and the people suffering from them cured. We would be glad to see the profits of these crooks, profiteers and privateers, along with the extravagant salaries of their C-suite executives and boards, disappear.