

# A LEVEL PLAYING FIELD

by Robert Zimmerman

I am far from a wealthy individual. Despite the wonderful stories you hear about filmmakers drinking piña colodas by the swimming pool and having their grapes peeled for them, the movies do not necessarily make you rich. If I had to define my financial class, where I stand in the great rankings of monetary success, I would personally place myself as lower middle class.

In other words, I get by, pay my bills, do the creative work I like, and try to live a decent life.

Being self-employed (a difficult thing to do in our modern corporate world), I have had to pay for my own health insurance. When I realized I needed to do this, I got out the yellow pages, made a few phone calls, and found an insurance company that had a policy I liked and was reasonably priced. Because this is a form of insurance, I did this at the very beginning of my self-employment. I realized that no company would give me a policy if I waited until I was sick. Many people in our society do not do this, and when they do become ill, they cannot get an insurance company to accept them. As tragic as this is, it is the consequence of their own decision to save the cost of insurance when they were healthy.

I did not want to be placed in this situation. The whole idea behind insurance is to obtain it in advance of disaster. I made the calls, I found a policy, and I paid the bills. I recognized that in a truly free society,

there are consequences for my actions, and I needed to act to avoid the worst consequence.

The state legislators of New York, also aware of the tragic consequences of not buying health insurance in advance of illness, decided in July 1992 simply to outlaw these consequences. As my own State Assemblyman said, "We needed to level the playing field, so that the millions of middle class people who didn't have health insurance could get it."

The subsequent law requires all insurance companies to charge everyone the same rate, regardless of age, health, sex, or occupation. It also forbids all health insurance companies from refusing anyone a policy. In other words, not only are we all created equal, we are all created identical, and the insurance companies are required to make believe that there are no differences between us.

Now, according to supporters of the bill, health insurance will be available for everyone at the same cost. According to the State Insurance Superintendent Salvatore Curiale, "people might have to pay a little more, but it won't be a significant amount more."

Within six months of its passage, 10 of the 18 major health insurance companies in New York decided to leave the state. Some decided to refuse to take any additional customers, while others canceled all policies. Of the remaining companies, all have said that they will have to increase their fees, doubling or tripling them.

My own insurance company decided to

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*Mr. Zimmerman is a feature film producer in New York City.*

remain in New York, but it sent me a letter, explaining that because of this new law, my monthly rate would be increased from \$120 to \$300.

If this is only a little increase, I wonder what our politicians think a big increase would be?

We now have a level playing field: *No one* can afford health coverage. This monthly bill is certainly beyond my means, and I am sure it is beyond the means of most middle-class people as well.

And since the law forbids insurance companies to refuse anyone, there is no longer an incentive to buy health insurance in advance of an illness. Since a 25-year-old woman in perfect health would pay the same as a 68-year-old man with serious cancer problems, the 25-year-old might as well wait as long as possible before buying the insurance.

Without a pool of healthy customers paying the cost for the sick customers, the whole concept of insurance becomes unprofitable. This is why more than half the insurance companies have left the state, and why eventually, because of this law, private health insurance will sooner or later become unavailable in New York.

## Good and Bad Consequences

We supposedly live in a free, capitalistic society, which used to recognize that life is tough, challenging, and requires thought and courage to get through it with success. Some of us are more intelligent, more handsome, or more beautiful, while others are cursed with ugliness, stupidity, or foolishness. Often we make poor decisions that do us more harm than good. And, regardless of any law, there are always good and bad consequences for all our actions.

Yet, we are also afforded the wonderful opportunity to make the most of what we have, regardless of life's obstacles, to never give up, to make of our lives as much as we

can. Even in the most adverse situations, where the world is trying to destroy us, we can still stand tall and proud and try to do right for ourselves and for our loved ones. This approach to life will at least make us noble and great, even amidst failure.

By recognizing and rewarding the individual differences among us, a free society encourages us all to be the best we can be. It encourages us to use our individual talents and abilities at their highest level, because we know that if we choose poorly or without thought we will have to face the bad consequences on our own.

The thinking and philosophy that supports this insurance law in New York denies this premise. By making believe that everyone is identical and requiring the insurance companies to ignore the good and bad differences between us, the law only encourages laziness, foolishness, and failure by everyone. If you have the foresight to buy health insurance before you really need it, you are punished with higher rates. Those who don't plan ahead and buy it in the last second are rewarded with bargain rates.

Worst of all, because this law attacks the truth that we are all different with different situations, trying to do the best we can, it attacks the foundation of our free society. Without any incentive to be the best we can be, the consequences will surely be the same here as they were in the Soviet Union and in all socialist countries. Health care, once easily available at reasonable prices in New York State, will soon become less accessible and more poorly administered.

This is not a prediction, for I have already observed these very things happening in New York since the law was passed. In trying to eliminate the small, bad consequences of certain individuals' foolish decisions, the New York State legislature has created a situation where a truly large and terrible consequence will descend upon the heads of all its citizens. □

# THE CASE FOR HOMESCHOOLING

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by Roy Lechtreck

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If it is not broken, don't fix it.

If it is broken, fix it.

But if it cannot be fixed, replace it.

The public schools are beyond repair. If it is not practical to replace the current system, then at least let those alone who wish to homeschool. Hassle them not. Instead, encourage them and help them.

That may sound pretty revolutionary and, some will say, un-American. But more and more parents are homeschooling their children. The best-seller *Megatrends* states that a million children are being taught at home, but that is probably an exaggeration. Yet several authors estimate that 250,000 families engage in homeschooling.

Advocates of homeschooling argue that all past attempts at reforming the public school have failed. Decentralization, open classrooms, a return to the basics, values clarification, and an emphasis on counseling and programs directed toward the potential dropout, are but a few of the recent attempts to put Humpty-Dumpty together again. Schools were even turned over to private corporations without any appreciable changes.

Parents who homeschool their children have three basic complaints against public

schools: the lack of academic rigor, the number of maladjusted graduates, and the anti-religious atmosphere. Homeschool advocates claim that homeschooling overcomes these problems. They argue that no matter whether the educational philosophy one holds is that schooling prepares for life or schooling is life, the homeschooled do better. Proponents also claim that private schools are nearly always similar to public schools, so the fundamental criticisms of public schools apply to private schools also, although to a lesser degree.

There are two ways to look at the arguments for homeschooling: by personal case histories<sup>1</sup> and by scholarly analysis. Although the true merit of homeschooling probably is best told as a series of case histories, this paper will examine the many studies done on various aspects of homeschooling.

Before we do so, however, we ought to look at the legal situation. Almost every state permits some type of homeschooling. The stringent rules against it have usually fallen when challenged in court, unless the challenge was based on the claim that the state may impose no regulations whatsoever on any homeschool. Existing state laws generally demand that homeschool children have a certain number of hours of schooling per year, and require parents to keep records of what is being done. These records

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*Mr. Lechtreck is Associate Professor of Political Science at the University of Montevallo in Alabama.*