

Publisher

Pason Gaddis
 pgaddis@floridaweekly.com

Executive Editor

Jeffrey Cull
 jcull@floridaweekly.com

Creative Director

Jim Dickerson
 jdickerson@floridaweekly.com

General Manager

Shelley Lund
 slund@floridaweekly.com

Reporters & Columnists

Roger Williams
 Nancy Stetson
 Karen Feldman
 Betsy Clayton
 Michelle Start
 Evan Williams
 Artis Henderson
 Carol Simontacchi
 Barbara Boxleitner
 Jim McCracken
 Libby McMillan
 Bill Cornwell

Photographers

Amanda Hartman
 Jim McLaughlin
 Jerry Smith

Copy Editor

Cathy Cottrill

Production

Alex Perez
 Amanda Hartman
 Kim Boone
 Jon Colvin
 Iris Riddle

Circulation Manager

Penny Kennedy
 pkennedy@floridaweekly.com

Circulation

John Noe
 Paul Neumann
 Rod Irvin
 Francie Moser
 Sherry Neumann

Account Executives

Doug Rosburg
 drosburg@floridaweekly.com
 Michelle Harrison
 mharrison@floridaweekly.com
 Michele Foley
 mfoley@floridaweekly.com
 Tauna Schott
 tschott@floridaweekly.com

Business Office Manager

Kelli Carico

Street Address:

Florida Weekly
 4300 Ford Street, Suite 106
 Fort Myers, Florida 33916
 Phone: 239.333.2135
 Fax: 239.333.2140

**Subscriptions:**

One year mailed subscriptions
 are available for \$29.95.

Call 239.333.2135
 or visit us on the web at
 www.floridaweekly.com
 and click on subscribe today.

OPINION

The rise of the TARP state

BY RICH LOWRY

The National Security Act of 1947, a reorganization of the foreign-policy and military apparatuses of the U.S. government, created what historians call "the national security state." Critics complain that the national security state vastly empowered government and cut the executive branch loose from legislative accountability. It marked the beginning of a hyperactive interventionism abroad.

Domestically, all the same criticisms apply to the consequences of the Troubled Assets Relief Program, which marks a new era in American economic policy just as the 1947 act did in foreign policy. Since last fall, we have seen the rise of the TARP state, characterized by sweeping interventions in the economy undertaken by the executive branch on its own authority or in defiance of the legislature.

Even its harshest detractors have to admit that the National Security Act did what it said; TARP is one the great misnomers in U.S. government. So far, the program has had nothing to do with troubled assets and has been used for purposes

far afield from the justification — getting such assets off the balance sheets of the banks — presented to Congress when it passed last fall.

How many legislators thought that in supporting TARP they were giving the federal government the power to bail out the auto industry, let alone fire a CEO and effectively run the companies?

As he was using the leverage created by TARP to fire GM's CEO, President Barack Obama guaranteed warranties for GM and Chrysler cars. He set up special warranty accounts — funded, naturally, with TARP dollars. TARP is an endlessly flexible slush fund that has given the federal government warrant to intervene in the private sector however it pleases.

The administration doesn't only get to decide who gets TARP funds and on what basis, but whether firms can give the money back. In a meeting with bankers at the White House, Obama told those bank CEOs wanting to return federal dollars that they couldn't yet. The administration is on the verge of extending TARP funds to life-insurance companies, the latest sector of the economy agitating for government largesse. And TARP funds will

contribute to the administration's \$1 trillion public-private plan to remove toxic assets from the banks, a plan structured to do a naked bootleg around any need for congressional approval.

Whatever he thinks of Obama's policies, former Vice President Dick Cheney should be delighted as an advocate of executive power. Obama has pocketed, in fact or in theory, all the presidential war powers defended by President George W. Bush, while expanding with relish the executive's role in the economy. In Obama, the national security state has met the TARP state.

The national security state is necessary given America's pre-eminent global role. And some sort of rescue had to pass during last fall's financial panic. But TARP has become a disgraceful transgression of democratic accountability and the wedge for a retrograde, highly politicized industrial policy. Nothing good can come from the TARP state. ■

— Rich Lowry is editor of the *National Review* and co-author of the new spy thriller "Banquo's Ghosts."

GUEST OPINION

How do you use your health insurance?

BY WAYNE M. BURR, MD

Special To Florida Weekly



BURR

At one time or another everyone deals with the question of health insurance or the lack thereof. Much discussion regarding the affordability of health insurance and the availability of coverage

for those with pre-existing medical conditions has been thrust to the media forefront. Whatever the number of uninsured people you believe, the basis of the discussion comes down to this: "How does one spend their healthcare dollar?"

With new directives from Washington seeking to change the fundamentals of health insurance coverage, whether by a single payer health insurance system ("socialized medicine") or taxing employer health benefits, everyone will face additional difficulties when making financial decisions regarding healthcare. For employees with group benefits, health insurance coverage is available but often at a significant financial premium for both the employer and employee. Others who need health insurance but are self employed, or do not have access to a group policy, may find it more difficult to even find health insurance coverage let alone be able to afford it.

For those persons seeking health insurance coverage, there are individuals who either cannot afford a health insurance policy or have not been able to obtain an insurance policy for a variety of reasons.

I want to focus on those who can obtain health insurance or already have access to health insurance to discuss how those individuals use their healthcare dollars. Given the current state of the economy and that a mandate for individual health insurance has not been instituted, options for the use of our healthcare dollar need to be evaluated.

Health insurance policies offered by an employer, or those that are available to individuals, need to address the current economic times. These policies need to allow the individual to maximize potential of their healthcare dollar.

Health savings accounts are a great way to essentially save money for use towards planned healthcare costs. Money saved in an HSA is a tax benefit and, for those who have a good idea of their annual health related costs, is a way for them to maximize their benefits by accounting for planned spending. These types of accounts commonly utilize higher deductibles, thereby reducing monthly premiums in most cases. Essentially, this puts control of the healthcare dollar where it needs to be — with the individual. The funds in these accounts can typically be spent on any health related expenditure, not just on seeing the doctor. Who better to determine how healthcare dollars are to be spent than the person using the benefits? The pitfall to some, but not all, of these plans is that if you do not spend the money in the account you may lose the funds.

For those with existing health insurance plans, you need to take a look at your plan benefits. There may be money savings in increasing your deductible (money that you pay for healthcare costs before the insurance plan would pay benefits), thereby decreasing your monthly premium. Deductibles can vary, but typically range from \$250 to \$5000. Depending on your overall health and utilization of your health insurance, you may even want to consider a catastrophic coverage plan that would pay in the event of a major medical condition or hospitalization. These types of plans are significantly more affordable and would give you the security of having health insurance in place in the event of major illness.

Another way to ensure your medical care is via private contracts with a physician or physician groups. It's a relatively new concept, but it follows what our

"Health savings accounts are a great way to essentially save money for use towards planned healthcare costs..."

parents and grandparents did when they were ill and needed a doctor, and this also works well with HSA's. Instead of paying for each visit, a contract for service is paid directly to the physician by the patient to cover most, if not all, of the doctor's care. This is typically paid in either monthly installments or annually and can cover the very basic care for a minimal fee, to full service Concierge Medicine. The latter of these guarantees immediate access to your physician. Concierge practices usually include lab tests and other diagnostic testing such as EKG's, with some including annual vaccinations and other services not typically covered by insurance. Although an incremental cost above typical health insurance, Concierge Medical clients gladly pay this extra cost for the knowledge that they have immediate access to their physician.

With careful planning and attention to the details of available plans, one may find that there are health insurance plans that both meet their needs and are affordable. Reviewing your current health insurance plan along with an analysis of your annual healthcare expenditures may allow you to reduce your monthly premium without sacrificing the coverage that you need. ■

— Dr. Burr is a Board Certified Internal Medicine Physician practicing Concierge Internal Medicine in Southwest Florida