



Citizens' Council for Health Freedom

Health Freedom Minute

April 7, 2015

Why Healthcare Costs Are High

Health insurance and government programs are why health care costs are high. First, there's moral hazard. When someone else picks up the tab, you may do what you otherwise wouldn't do. This may mean using an emergency room instead of a clinic.

Second, clinic and hospital prices today assume money coming out of a bigger pocket than yours. They assume third-party payers.

Third, imagine if you paid cash. There would be virtually no paperwork and less clinic and hospital staff salaries to pay.

Fourth, when was the last time you asked a price? People in health sharing ministries almost always ask -- and often negotiate.

["Definition of 'Moral Hazard,'"](http://economictimes.indiatimes.com/definition/moral-hazard) The Economic Times, no date. Accessed December 29, 2014: <http://economictimes.indiatimes.com/definition/moral-hazard>

["MEDICAL SHARING: An Inexpensive Alternative to Health Insurance,"](#) Twila Brase, Citizens' Council on Health Care, now Citizens' Council for Health Freedom, January 2010.

Presented daily by Twila Brase, President, Citizens' Council for Health Freedom.

The Health Freedom Minute is now heard in 41 states: Mornings M-Th at AM1280 (The Patriot) in MN and 91.5 AM WHKC (FreedomFM) in OH, afternoons on American Family Radio, and daily on the Bott Radio Network.