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Group Health Plans and Health Insurance Issuers Relating to Coverage of Preventive Services under Patient Protection and Affordable Care Act: Amendment

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General Comment

Mandates restrict freedom and misallocate resources. There is an public policy economics maxim that if something has positive public externalities it is under-produced and should be subsidized. This maxim is false because there are too many positive externalities and they are too hard to quantify and one cannot know all the other positive externalities that one is eliminating by reallocating resources to subsidize the public positive externality in question. For instance, we see a park that people enjoy. No one pays to use the park but some pay to keep it up and lose the income they would have received for utilizing the land for another use. If we decide to subsidize the park with additional tax revenue (raising taxes) then we may see the park getting bigger with many more amenities but we do not see the fewer houses painted, hamburgers purchased, homes improved, time spent studying with children at home and many other costs to the increased money reallocated to the park. Look at the pyramids and cry because of all the wasted work-hours poured into an empty public work. This is also a restriction of freedom. providing money for abortions or morning after pills is also immoral to many. Let insurance companies freely decide what to include in their policies. People need the right to choose what risks to take and then to bear the consequences. Shielding people through mandates is a fake solution that hurts more people than it helps though those people, the opportunity costs, may never be seen, they will be felt. The free market will provide the best allocation of goods and services and the consequential prosperity will do more to eliminate problems than mandates.