

What If It Were Your Mother?

LET ME ANSWER FOR MYSELF, UPFRONT, one of the most commonly asked questions in health care: What health care would you deny if it were your mother? My answer is the almost universal answer: Deny her nothing, I want her to have everything! Of course we all would do everything to save a loved one.

But you cannot build a health care system, or any public system, a mother at a time. This is an unfair and unrealistic standard to hold public policy to. I would also want to locate a police station near my mother's home, and I would wish to double her Social Security check, and I want a flood light in her backyard and an emergency response system in every room. And I would hope not to pay for any of it. But applied to all our mothers, that road leads to national bankruptcy.

My wife had breast cancer with substantial lymph node involvement. I was frantic and did whatever it took to get her the best treatment. Thankfully she recovered, but having a loved one with a critical health problem must be one of Dante's versions of hell. I would have spent any amount of money to buy even a marginal increase in survivability. But we all have mothers, and most of us have spouses and children: Can we all maximize their health on pooled money?

The "mother's test" is a good yardstick for your own money but not a sustainable yardstick for a health plan, however heart felt. Every health plan must look dispassionately and intelligently at what is and what is not to be funded. They must set rules and parameters that apply to all their members equally: Mothers cannot be exempted. If some medical procedure is futile, or inappropriate, or has only a slight chance of succeeding, those procedures can legally and morally be excluded from coverage for all the membership. We can neither give mothers a different standard of care, nor can we bring up the standard of

care for all subscribers to the "what if it were your mother" standard.

We are all free to provide our mothers extra safety, income, housing, clothes, but we cannot use either a health plan or government money to do so. When we pool funds, as we do with taxpayer monies or health premiums, we have to set and live by rational distributional roles. No commonly collected pool of funds (taxes or premiums) can maximize all beneficial care to all stakeholders. This is a reality that must be understood by both citizens and doctors.

American doctors were trained in a culture that maximizes everything in health care. As Hafdan Mahler, former head of the World Health Organization, noted: "Everywhere, it appears, health workers consider that the 'best' health care is one where everything known to medicine is applied to every individual by the highest trained medical scientist in the most specialized institutions."

It goes without saying that this is an unsustainable yardstick. The price of doing something with commonly collected funds is always that we cannot do everything. The price of joint action is limits.

Both Medicare and health plans owe a duty to their policyholders, including our mothers, but not only our mothers. We cannot pay limited premiums and limited taxes and receive unlimited care. We cannot make our fondest hopes and dreams the common denominator for demands on common resources. We are entitled to our

equitable share and no more.

The good news about modern health care is that we can expect a lot, the bad news is that we cannot expect everything.

But as one commenator said so well: "The central problem of American politics (is) the inability of the electorate to deal with the hard reality we all had to learn as small children: that some of something usually means less of something else...Our refusal to acknowledge that trade-offs are necessary...makes intelligent debate about... trade-offs impossible."

If you seek universal health care, you must fight a two-front war. You must persuade the selfish and uncaring that we all have certain duties to our neighbors and you must show the altruists that some limits must be set if we are to have a financially sound system. The price of compassionate coverage is restriction of benefits. Strange but true.

I was told by a wise person when I was 19 that "maturity is a recognition of our limitations." A mature nation must recognize that no health plan and no nation can meet the mother test. **HL**

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