

When Fear Changes the Rules of Competition

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ARTICLE 1

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Imagine that someone you love is rushed to an emergency room. The doctor says treatment must begin now. Do you ask whether another hospital is cheaper? Do you wait for a sale? Do you walk away?

For most families, the answer is no. When life may be at stake, saving someone we love overwhelms the bargaining habits we use in an ordinary marketplace.

The Customer Who Cannot Walk Away

Capitalism works especially well when customers can compare prices, choose another seller, postpone a purchase or simply say no. Serious healthcare can remove that power. Economists call this inelastic demand: even when price rises, the need for essential treatment may change very little.

Fear Meets Trust

Medicine has long recognized the vulnerability of the sick. The ethical tradition associated with Hippocrates places the patient's welfare at the center of medical practice and emphasizes avoiding harm. The familiar phrase "first, do no harm" summarizes that tradition, although those exact words are not in the original Hippocratic Oath.

That is why this series separates medicine from the financial system surrounding medicine. Doctors, nurses and caregivers deserve respect. Hospitals, insurers, contracts, prices, accounting rules and government programs create a separate economic structure that deserves careful examination.

Identify the Problem Before Prescribing the Cure

America did not create today's healthcare system in one decision. Prospective payment, HMOs, employer insurance, government programs, negotiated prices, networks and accounting practices developed over decades. Many were created to solve real problems. But policies can interact in ways their designers did not anticipate.

This series will proceed like a diagnosis: What is happening? How did it develop? Which practices are lawful? Which deserve scrutiny? Which rules are misunderstood or weakly enforced? What can America learn from other democracies?

A market works best when the customer can say no. A patient fighting for life often cannot.

NEXT IN THE SERIES: Medicine Is More Than a Business — How do we protect medical independence from the financial pressures surrounding treatment?

Editor's note: This series distinguishes documented facts and established law from allegations, disputed interpretations and the author's proposed legal, tax and economic theories.

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