

Re: Health insurance

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- *From:* nospam <nospam@xxxxxxxxxxxx>
 - *Date:* Wed, 01 Feb 2006 22:31:09 -0500
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Sgt.Sausage wrote:

> I'm kissing no ones ass. I'm simply a small business owner who doesn't
> want you, or anyone else sucking off my profits. Mine. I *earned* them.
> When you have your profits, go ahead and give 'em up if you want. Forcing
> me to give up mine is, still, nothing more than common theivery.

My personal proposal for the system is actually going to be much better.
Companies do not have to match the employee contribution (as they do today,
more or less) but pay a percent on profit for health insurance.

Therefore, when you are into a bad period with your business you pay less.
It is true that when your business boom you pay more, but in that moment you
can afford to do so. With fixed expenses you have to pay them even while
not having any profit. This is what hurt GM, Ford, Delphy and airlines.
They had fixed expenses to cover for retirement and care even when they did
not had any proffit. This brought them in debt. For what?

Actually, fixed expenses encourage job offshoring. If the workforce is in
China they does not have to pay coverage, medicaid/medicare SS.
If they pay percent on profit regardless where the workforce is they have to
pay it. This will help reduce a part of the handicap domestic workforce
have compared with China. Some jobs may not be so attractive to offshore,
therefore some of the customers you lost since unemployed may come back.

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