

## HEALTH INSURANCE IS NOT HEALTH ASSURANCE

It is unfortunate that we have come to such a time as this. As of July 1, 2007, Massachusetts is the first and only state to require, by force of law, health insurance of every resident. Not only is it legally mandated but penalties will be visited upon the pockets of those who fail to comply with the law. It is likely that Massachusetts is the state that is piloting this new health care approach and that it will ultimately be coming soon to a medical institution near you.

Ironically, it is the people who are at present trying to live according to principles of physical, mental and moral excellence that will suffer. These are people who are making lifestyle choices that are like deposits in a quality of life bank. Although, it probably has not entered into the thinking of most of us, there are people who are living and have lived their entire lives without a health care crisis. Paying for something they don't need or may never need is not so much the problem as paying for something that is within their power to prevent.

Neither home owner's insurance nor automobile insurance can protect you from loss of or damage to your asset. These products simply minimize or completely cover the cost of expenses to repair or replace it. This is especially helpful in unexpected, undesirable circumstances beyond your control. Loss of or damage to your health may be undesirable but it is not entirely unpredictable or beyond one's power of control.

Some people, who have insurance policies to cover their tangible assets, invest additional money and even time and effort to increase or maintain the value of these assets long before any unwelcome events. Physical health is one of the most grossly undervalued assets and it receives such investments many times only AFTER loss or damage. Health insurance seems to stifle the conviction to make any investment beyond a monthly premium.

So what about the people who cherish and protect their health as sacredly as their characters. Being in the minority, they are probably considered insignificant complainers. With everyone else, they too will be "persuaded" by the tip of a financial blade to purchase this product (health insurance) whether they need it or like it or not. But decisions for the sake of the majority does not prove that this is anything more than a big band-aid.

Of very little mention in the discussion about health care are the benefits to be awarded the healthy. Maybe most of us are assuming that everyone is unhealthy. Is it the national consensus and presumption that everyone needs health care or at some later point in time will be needing health care ? Is everyone bound to get sick and need drug medication, surgery or radiation ?

Perhaps many in our nation need to know that there are people who do not believe that disease just randomly shoots into a crowd and kills people. Yes, there are those who believe that for the most part, many diseases are self-inflicted wounds and those who believe this are choosing lifestyles which do not lay the foundation for disease.

There are people in America who choose not to use the flesh of animals as food and therefore do not have the diseased blood of these creatures circulating throughout their bodies. There are many who do not eat between meals. Even more interesting is the fact that there are people who limit themselves to 2 meals per day and have their heaviest meal in the morning instead of just before bed. They use only fruits, grains, nuts and vegetables as part of their dietary regimen while excluding refined or processed foods.

These people even exercise everyday and drink plenty of water. Some choose not to drink fluids with their meals because they know fluid with food will interrupt digestion as the stomach must absorb the liquid before it can continue with digestion. They drink only water or occasionally fruit or vegetable juices either sometime before a meal or at least 2 hours afterward.

There are people who take advantage of the sunlight because they know that it raises or lowers blood pressure, blood sugar and blood cholesterol according to the body's need and has many other beneficial effects. They are not afraid of skin cancer because they have not been consuming hydrogenated oils which promote the development of free radical cells that become cancerous when exposed to the radiation of the sun's rays.

Some people in our nation are temperate and choose to dispense entirely with everything hurtful and use in moderation even the good things. They make a point of getting fresh air and as much rest as possible.

I don't think these people are going to live very long in this country without ultimately facing persecution because they are even going around sharing vital health information with other people so that their lives can be improved as well. They promote a higher quality of life for everyone. The last person who did this consistently and showed how it could be done got Himself nailed to a cross.

There really are people in America who live healthy, disease free lives and who are choosing to leave the treasures of health as an inheritance to their children. Instead of diseases that "run in the family", they are passing on lifestyle habits that exempt their children from the responsibility-assassinating, death sentence of genetic predisposition. Many of them trust in God and not Gov. to help them. They pay for any unforeseen medical expenses (accidents) out of their own pockets.

Now that health insurance is required by law in Massachusetts and the caring disposition of our legislators is so evidently manifest, how will the decision-makers reward those who have no need and may never have need of drug medication, surgery or radiation ? Will they grant them unlimited, free, no-claim accident insurance in recognition of their faithfulness to the laws of health ? It is highly unlikely. It is not current lawmaker "policy".

The health care crisis in this country has nourished many industries. While it tantalizes some with the promise of omnipotent health insurance it establishes for others perpetual wealth assurance based upon the near certain unwillingness of many to take charge of their health. Through medical vocabulary intimidation and willful ignorance with some, many are convinced that only doctors (not themselves) are qualified to address their health issues.

300 million people having responsibility for their health, making health-complementary lifestyle choices and living healthier lives is HEALTH ASSURANCE and REAL HEALTH INSURANCE. With health assurance a person becomes eligible for wealth assurance benefits. He or she can save tons of money that might otherwise evaporate at the command of chronic or acute illness. It is no longer necessary for anyone to look for their finances in the obituary column each day because of medical expenses. Health Assurance minimizes your risk of owning a graveyard plot in the ultimate wealth cemetery - A NURSING HOME.