

HEALTHCARE

How Not to Sell Free-Market Healthcare Ideas

Conceding the premise that if the government were only competent enough, it should be in charge of securing healthcare for everyone grants the moral high ground to those who want the government to take on a greater role in healthcare, making it harder to even imagine an alternative.



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By Reinier Schuur and Jared Rhoads

The prospect of [expiring ACA tax subsidies](#) created a unique moment in American health policy in December of 2025, opening the door to serious free-market reforms. Multiple market-oriented ideas were proposed, including rolling back coverage mandates, expanding consumer power through health savings accounts, and taking steps to improve price transparency and competition.

A month later, the momentum and seriousness behind these proposals has faltered. *Trump's Great Healthcare Plan*, for example, only pays lip service to [Health Savings Accounts](#), offering little clarity on how they would be implemented or how they would make healthcare more affordable. This loss of clarity and interest reflects a deeper failure to sell free markets to the American people.

A weak and uninspiring argument

Free-market healthcare is often presented as *rebuttal*: common-sense ways to address budget overruns, website glitches on the exchanges, fraud, and administrative waste. The implicit logic is, “because the government has failed on healthcare, we should give free markets a chance to succeed.”

Real as these failures are, this is actually a weak and uninspiring argument for markets in healthcare. It quietly concedes the premise that if the government were only competent enough, it should be in charge of securing healthcare for everyone. This grants the moral

high ground to those who want the government to take on a greater role in healthcare, making it harder to even imagine an alternative.

Take Obamacare, for example. The real case against Obamacare runs deeper than government mismanagement, inefficiency, or any amount of fraud, waste, or abuse. Yes, Obamacare performed poorly and failed to make healthcare affordable in any lasting way, but this was a predictable outcome. In its essence, Obamacare redistributed resources and instituted new controls on consumers, providers, and insurance companies. Consumers were no longer free to decide whether to insure themselves, what to insure against, or how much coverage to buy (except within federally defined parameters). Providers became subject to new federal influence over their behavior, through regulated payment models rather than explicit price-setting. Insurers shifted from being product designers in a competitive market to regulated administrators of a government-defined insurance product. The common denominator across those areas of change was that top-down rules and regulations were instituted where freedom ought to exist.

Health as a personal value that requires freedom

Not respecting freedom is a problem. Health is a personal value that requires freedom to create and achieve between producers and consumers. The government cannot and should not undertake the project of trying to “secure” a personal value such as health.

“Healthcare security” sounds compassionate, but in practice it means the government taking away your freedom of choice in healthcare and making your healthcare choices for you. Think of all the ways in which the relationship between patients, doctors, and insurers are fraught with uncertainty, distrust, and anxiety. That is all the consequences of the government trying to secure your

healthcare by interfering with producers and consumers, and deciding what must be covered, what may be charged, which insurance plans may exist, and ultimately who gets what, when. The ideal of government-given healthcare security is not just practically impossible; it is morally undesirable.

Health isn't something the government can or should secure, because health is a deeply personal value. It's something that you pursue with the help of medical professionals and institutions, in a world where knowledge changes and needs vary. And crucially, the freedom to make decisions about your own health requires the freedom to decide how to pay for your own health. If you are not free to decide how to pay for your own healthcare then you are not fully free to pursue it with those who can provide it to you. The moral case for markets in healthcare is that adults should be free to make choices about their own lives, and that professionals should be free to offer better ways to meet those needs.

Underselling the moral and practical potential of freedom in healthcare

Attacking the government for being slow, heavy-handed, or incompetent in healthcare may be a way to score political points against opponents, but it does a disservice by shifting the focus away from the positive transformative potential of free markets and free individuals. It undersells both the moral and practical potential of freedom in healthcare. Market-oriented ideas are the path toward greater options, greater competition, greater innovation, and greater personal control over one's own pursuit of health in partnership with the professionals and businesses that you choose to deal with. The test for a reform idea shouldn't be merely, "Does it shrink the budget?" but rather, "Does it expand the freedom of patients to

choose, and does it expand the freedom of medical professionals and entrepreneurs to serve them better?”

A healthcare system built on that principle won't be a fallback or a second-best alternative. It will be a system that respects people as capable adults and treats them as such.

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