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Global Politics

Why Germans Don't Have A Problem



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Berlin is Germany's biggest city. It's a lot like many US cities its size: There's some violent crime, and there's lots of traffic.

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But what Berlin doesn't have, unlike a comparable US city, is a lot of people who are uninsured.

Work in a small bakery? You've got insurance. Ring up groceries at a supermarket? You've got insurance. Take care of kids at a daycare? Same deal.

"For me the question of health insurance is a humane question," says health policy expert and conservative politician Wolfgang Zöllner. "I would like for people — independent of their age, income or previous condition to have the possibility to be helped when they are sick."

Zœ¶ller, a member of the Christian Social Union party, is hardly a flaming liberal. Neither was Otto von Bismarck, the German ruler who started the plan in the 19th century.

And neither is the country's health minister, Daniel Bahr, a staunch supporter of the national health plan. He's a member of the pro-business Free Democratic Party.

In fact, most Germans don't understand why a public health insurance plan has become such a political hot potato in the US.

And few here comprehend why Americans toss around words like "communism" and "socialism".

"Not every S means socialism," says Ann Marini, a spokesperson for the National Health Insurers Association. "In Germany the S doesn't mean a socialist principle but one of solidarity".

What Americans refer to as a government plan is not a government plan at all in Germany. Those on a so-called national plan have 145 non-profit insurance companies to choose from and the government has no say in how the companies are run. A board composed of workers and employers runs the show.

It's another busy day at one of Cynthia Barcomi's cafés. Barcomi is from Seattle, but she's lived longer in Berlin now than she's lived in the States, having come here in the 1980s as a dancer. Barcomi is in her late forties — but looks twenty years younger.

She has more than 40 employees between her two restaurants and though the national health care system costs her a lot, she wouldn't have it any other way

"You just cannot have people falling through the grid because they don't have health care because they are not healthy," says Barcomi. "That's the basis for everything, people's health. Everybody pays a lot for sick people. You pay a lot less when you stay healthy than if you get sick. You cannot celebrate your own health when your neighbor is completely falling apart. And I don't think people should lose site of that."

Barcomi and other business people view having health care as a competitive advantage because a healthy work force is a better work force and people are more productive if they're not worried about getting sick and how to pay for an illness.

This idea of helping your neighbor is something that the health insurance spokesperson Marini picks up on.

Marini notes that the United States comes across as a pretty religious society and that loving your neighbor is a basic principle of many religions. She wonders why that concept doesn't work its way into the discussion about health care.

Marini and others say they will continue to follow the US debate even though parts of it are difficult to understand. For now, though, German insurers are arguing with the government over what to do with the record four billion euro surplus.



Cynthia Barcomi (Photo: www.cynthiabarcomi.com)

Links

- [Wolfgang Zöllner](#)
- [Cynthia Barcomi's cafés](#)
- [German Federal Health Department](#)
- [Barcomi's](#)
- [Denialism Blog: What is health care like in Germany?](#)



Marco Werman is the host of PRI's The World.

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