

THE LAUGH'S ON U.S.

HAIR TODAY, GONE TOMORROW

by Sheldon Richman

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Because our system of government-blessed, employer-provided health insurance works so well, I have a great idea: government-blessed, employer-provided haircut insurance!

Looking good is important to looking good. It's more than important. Hair can make the difference between success and failure in business and personal relationships. The bad hair day is a scourge we have tolerated far too long.

The value of a kempt coiffure is undisputed. But the cost of securing it is out of control. Have you checked the price at your tony local hair stylist lately? You can go to one of those McStylist outlets, but be prepared to do the cutting and styling yourself to show the attendant what you want—unless you speak the right foreign language. (This is not to disparage non-English speakers. But I would suggest that the stylist schools include the phrase “Please take some more off the top,” in their curricula.)

We men, of course, can go to a real man's barber shop, which have come back into vogue with red and white barber poles a-spinning. But prices are getting stratospheric there too. My local cutterly escalated the damage from \$8.99 to \$9.99 recently. And you've got to tip the help a buck at least.

The upshot is that this needed service is getting pricey and something ought to be done about it. We have a solution at hand: the medical insurance model. Nearly everyone has even his most rou-

tine medical care paid for by someone else. The government pays a large part of the poor's and the elderly's costs through Medicaid and Medicare. Of course, the taxpayers foot the bill. But the key thing is that the cost is hidden; that's the next best thing to the service being free. Most of the rest of us have employer-provided health insurance. That cost is blissfully hidden too. Because of creative tax policy, people with such health insurance pay little or nothing for it or their medical services directly. The full cost is spread thin and camouflaged. That's the magic of public policy. Everybody's happy. Well, there is the small wrinkle that because of spiraling medical prices, which the government assures us have nothing to do with this benign system of hidden costs, employers and governments are moving toward HMOs, or Horrible Medical Organizations. Under that system, everyone has a firmly established legal right to see a bureaucratic accountant to plead for permission to see a doctor. That is surely an excellent form of preventive care. Many a doctor's visit has been averted.

Our excellent model of medical insurance could easily be transplanted to hair care. (Pun intended.) Everyone would have hair-care insurance provided by either government or employer. Under the basic benefits package, each of us would have the right to go to a hair stylist or barber as often as he needs to with only a small out-of-pocket copayment required. All

the important services would be part of the package: cutting, shampooing, and blow-drying. If the service providers lobby hard enough and make sufficient campaign contributions, coloring, permanents, manicures, pedicures, and hair-loss treatments could be added to the benefits package.

Should the consumer stamped to the stylists and barbers cause prices to rise faster than the CPI (not because payment and service are uncoupled but because of unconscionable profiteering), we can follow the medical model again. The government could prod us into HMOs, Hair Maintenance Organizations, which would impose strict cost controls with only minor inconvenience.

“Yes, sir, may I help you?”

“I'm here to get my hair cut.”

“When did you last have it cut?”

“Six months ago.”

“You don't need a haircut yet.”

“I'd like to consult a barber for a second opinion.”

“If you wish to file an appeal, sign this form.”

“What form?”

“If you'd get the hair out of your eyes, you'd see it.”

Old-fashioned types who favor the free market will scoff at this proposal and gripe that having government and employers hide the cost of insurance and hair care would do nothing but increase the demand for what look like nearly free services and push up prices. Aren't those the same Chicken Littles who say Social Security would go broke someday?