



BREAKING THE **MONO**POLY

*The Fight for **Affordability***

By DOUGLAS MUHLBAUER

BREAKING THE MONOPOLY

Author: Douglas Muhlbauer

Copyright © 2025 by Douglas Muhlbauer

All rights reserved. No part of this publication may be reproduced, distributed, or transmitted in any form or by any means, including photocopying, recording, or other electronic or mechanical methods, without the prior written permission of the publisher, except in the case of brief quotations embodied in critical reviews and certain other noncommercial uses permitted by copyright law.

This book is available in paperback and Kindle edition.

First Edition: January 16th, 2025

For information about permission to reproduce selections from this book, write to support@harborgroupusa.com

Chapter 1:

THE COST OF CARE

The first time I witnessed the staggering burden of healthcare costs in America was in the modest kitchen of Elaine, a single mother of three in Queens. Her kitchen table was stacked with medical bills and overdue notices, each paper a testament to the impossible decisions she faced—choosing between her daughter’s asthma treatments and keeping the lights on.

Elaine’s story wasn’t just another statistic; it was deeply personal. Her voice trembled as she explained the trade-offs she had to make every day. Despite working two jobs, the health insurance provided by her employer left her paying exorbitant premiums and deductibles. “I feel like the system is rigged against people like me,” she confessed.

I’ve sat in countless kitchens, offices, and meeting rooms, listening to stories like Elaine’s. Over the years, I’ve met small business owners crushed under the weight of their employees’ healthcare costs and independent contractors forced to choose between health coverage and rent. Healthcare in America is not just a financial issue; it’s a moral and societal crisis.

How the System Became Broken

The roots of our healthcare crisis stretch back decades. During World War II, wage controls led employers to offer health insurance as a fringe benefit to attract workers. This workaround solidified in 1954 when employer-sponsored insurance became tax-deductible. While this system served corporations and high-income workers well, it left freelancers, small business owners, and the self-employed with few affordable options.

Fast forward to today: healthcare costs per capita have surged from \$356 in 1970 to over \$12,000 in 2020. Yet, outcomes lag behind

those of other developed nations. While large corporations leverage their scale to manage these costs, small businesses and individuals are left to navigate an increasingly inaccessible and unaffordable system.

The Hidden Costs for Small Businesses

Small businesses are the backbone of the American economy, employing nearly half of the country's workforce. Yet they are disproportionately affected by rising healthcare costs. Take Ben, the owner of a small landscaping company in Long Island. For years, Ben provided health benefits to his eight employees, considering it a moral responsibility. But in 2022, when premiums nearly doubled, he faced an impossible decision: either slash employee benefits or shut down his business.

"I've always treated my employees like family," Ben told me, his voice heavy with frustration. "But how do you run a business when the costs are so out of control?" Ben's predicament mirrors that of thousands of small business owners across the country. Rising premiums lead to hard decisions that ripple through communities, affecting morale, productivity, and ultimately, livelihoods.

The Ripple Effect on Society

When healthcare becomes unaffordable, it doesn't just affect individuals—it weakens our entire social fabric. Preventable conditions go untreated, exacerbating public health crises. A 2021 study by the Commonwealth Fund ranked the U.S. last among high-income countries for healthcare outcomes, despite our exorbitant spending.

Maria, a schoolteacher in upstate New York, embodies this ripple effect. Diagnosed with breast cancer in 2020, she drained her savings on treatments not fully covered by her employer-sponsored plan. By the end of her ordeal, she had lost her financial security, her car, and nearly her home.

As I moved deeper into the healthcare industry, I realized that my role wasn't just about selling policies; it was about challenging the status quo. Stories like Elaine's, Ben's, and Maria's ignited a mission within me—to create a system that doesn't force families

and businesses into impossible choices. This chapter is more than a reflection; it's a call to reimagine what healthcare could and should be: affordable, accessible, and equitable for all.