

## MADOFF OR MADE GOOD?

Roger Matthews

With the Health Bill causing continuing rumblings in Westminster and beyond, PCTs allegedly in meltdown and new dental contract pilots about to start, I got to wondering...

Someone recently described western (he meant Western Europe) government health programmes to me as 'Ponzi schemes'. You'll recall how the most celebrated of these, run by New Yorker, Victor Madoff, persuaded the super-rich (and, in hindsight, gullible) into investing for unparalleled returns, but essentially spent most of the money and paid off exiting investors from current incoming funds.

As with all Ponzi schemes, eventually the whole house of cards collapses leaving devastation in its wake.

Health services (and for that matter, large swathes of publicly funded pensions) are in that respect rather similar. This year's taxes go to pay for this year's expenditure, broadly speaking. When a patient says "I've paid my stamp all my life, I deserve my bridgework on the NHS", they need gently reminding that all that money has been collected, spent and is now gone.

Now, motor forward in your time-machine to, say, 2025. The majority of the population is past working age (even with retirement at somewhere nearer 70 than now), and the new post-recessionary economy is supporting fewer wage-earners.

According to some economists, 30% of the population, paying taxes, will be supporting the 70% who either now need more healthcare than at any time in their lives, or who have not yet reached adulthood.

One take on this is that reparative healthcare will have had its day. Prevention will have to be on a massive scale to fend off the incipient lifestyles diseases that are accumulating, while we also have to put our trust in increasingly expensive R&D for the solutions to chronic disease.

In this respect, dentistry has both plus and minus points. On the one hand, we know that dental disease is largely preventable, but we need both investment in public health and above all a system that allows, nay, rewards its promotion.

On the other hand, when the cards start to tremble, will dentistry still be in the 'virtual fund' at all or will other, more pressing health needs take priority?

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357 words

**Notes to Editors:**

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Roger joined Denplan in 1995 having spent 20 years working in general dental practice and as a dento-legal advisor for the Medical Defence Union. He oversees dental advice to the company and its links with professional bodies, and is responsible for Denplan's professional services.