Mitchell's Musings 10-28-2013: Train Wrecks, French Connections, and Enrolling in Health Insurance

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This musing is ultimately about "Obamacare" and its well-publicized website problems. But indulge me for a digression as we get there. On September 12, 2008, a Los Angeles area "Metrolink" commuter train crashed into the back of a freight train. It turned out that the engineer – who died - was texting at the time of the collision and went through a red light. You can hear the resulting 911 call and see pictures of the resulting wreck at: http://www.youtube.com/watch?v=P39pBlwsbrE

Not surprisingly, apart from the texting, there were discussions thereafter as why the train was able to go through a red signal. Much of what was said by officials was that eventually there would be automatic safety devices installed to prevent such mishaps. The promised technology went under the name "Positive Train Control."

Positive train control (PTC) describes technology designed to automatically stop or slow a train before certain accidents occur. In particular, PTC is designed to prevent train-to-train collisions, derailments caused by excessive speed, unauthorized incursions by trains onto sections of track where repairs are being made and movement of a train through a track switch left in the wrong position...

Source: https://www.aar.org/safety/Pages/**Positive**-**Train**-**Control**.aspx

Of course, there was no PTC at the time of the accident. According to Metrolink, PTC was very high tech involving GPS (satellites), computers, etc., as the picture below shows. The new technology would have to be made compatible among the various railroads using the tracks and would cost over $200 million.


Source: http://www.metrolinktrains.com/agency/page/title/ptc
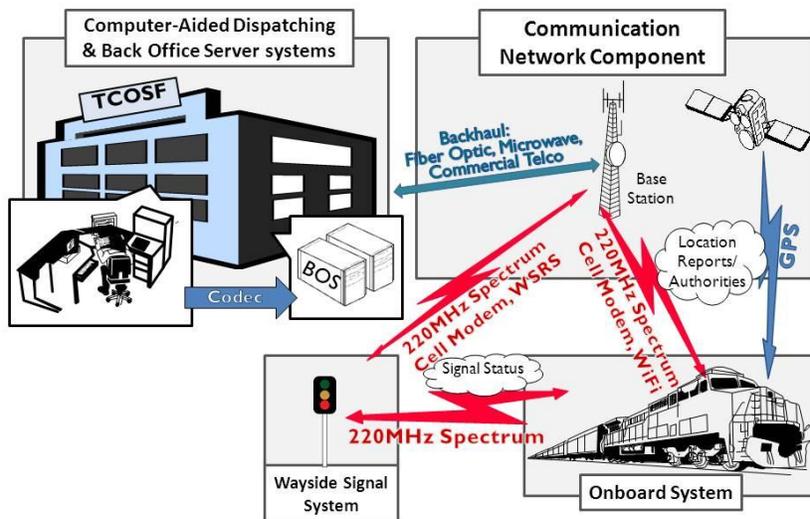
But that explanation was bothersome. You see, when I was in junior high and high school in New York City in the 1950s, I used to take the subway to school and was interested in its workings. One thing I learned about was a "dead man's throttle," a spring that would pull the throttle back and bring the train to a halt if the engineer was disabled by, say, a heart attack. Also, next to every signal on the track was a box containing a lever. When the light was red, the lever popped up and, if a train passed over it, the lever would hit a switch under the train that would in turn apply the brakes.

Have you ever seen the movie, *The French Connection*, with its famous elevated train chase scene? You can view that scene at http://www.youtube.com/watch?v=IzEloJ5venk . But be aware; there is a certain amount of poetic license in that chase. The Bad Guy commandeers the train:

The train is commandeered

▶ ◀) 4:32 / 5:32   ● ✿ ⌐⌐

The French Connection car chase

The motorman suffers a heart attack due to the situation:

The heart attack

▶ ◀) 4:35 / 5:32   ● ✿ ⌐⌐

The French Connection car chase
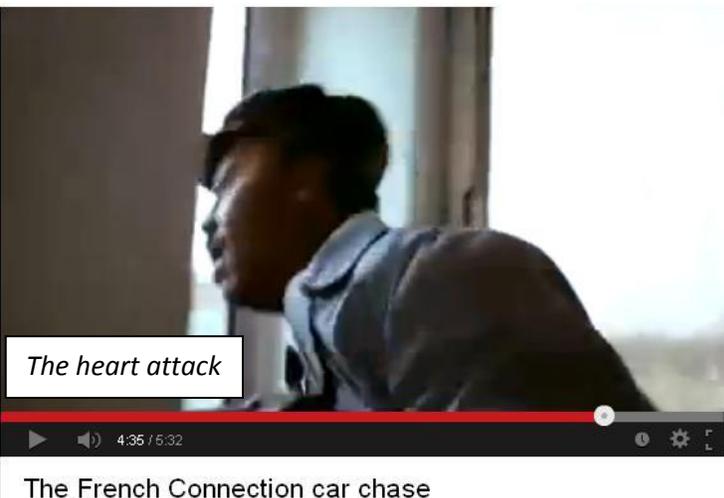
But the train doesn't stop, despite the dead man's throttle. That's the first bit of poetic license. Because the train keeps rolling along at top speed (when the snapped-back throttle should have been slowing it down), it eventually begins to catch up with a train ahead and thus runs through a red signal.

At this point, the lever device should have stopped the train. In fact, if you look closely at the movie scene, the upturned lever is actually shown, as you can see below. (Apparently, someone in authority in the New York subway system must have insisted that a safety device be depicted, although the plot requires a collision.)

The safety lever pops up-->

5:03 / 5:32

The French Connection car chase

Despite the lever, which would have applied the brakes to the train (that should have been slowing to a halt anyway), the train crashes. Well, that's Hollywood.

At the time of the real-life Metrolink crash, I alerted various LA-area news reporters to the existence of the 1950s-era springs-and-lever devices that could have prevented the accident. But no one could get a straight answer from the Metrolink powers-that-be as to why it was necessary to await new PTC technology when a simpler, older, existing technology could have worked, at least in the interim. There seems to be an inevitable attraction to using new technology even when an old technology would suffice.

By now, you probably can see the (French?) connection to the Obamacare balky website that has reportedly prevented many people who need health insurance coverage – in part to avoid a tax penalty – from accessing the required information and from signing up. One wonders, for example, how folks originally got their Social Security cards back in the 1930s when that system was created and when there was no Internet. By 1937, payroll taxes for Social Security were being collected, a process which involved not just tax receipts but also tracking the earnings of each covered individual. Telephone? Post offices? I don't know how it was done – but it was. Apparently, it was possible to sign up millions of

people and keep track of their earnings back then. We must have at least 1930s technology available today.

It has been reported that the President wanted the signing up experience for health insurance to be as easy as ordering from Amazon. So just as we can ask why existing spring-and-lever technology couldn't have been used to prevent the Metrolink crash, we can also ask, if the goal of Obamacare was indeed to be Amazon-like, *why Amazon wasn't used?* Why set up a new (better?) system when Amazon already sells more products than there are potential health insurance plans, even in all fifty states. And Amazon provides background information on each product it sells as well as price. I'm sure there are answers to my simple question, just as there were back in 2008 when Metrolink officials were asked about why they weren't using old fashioned springs and levers. But are there any straight answers?

I suspect that in the end, at least part of the answer has to do with managerial structure. If you think of the presidency as a chief executive with (way) too many reports, you begin to understand how a problem like the faulty website could arise. The President is supposed to be on top of the many issues of foreign affairs (Syria, etc.) as well as domestic (budget, debt ceiling, etc.). Too many issues are always in play.

There is delegation of issues to the cabinet. But the cabinet consists of over twenty members, each one with a full set of issues. It's easy for a system of too many reports to become one of "call me if you have a problem." Would you like to be the one who has to make that call, particularly if the problem was one *you* were supposed to be averting? Would you like to be the one to say, Mr. President, the website won't be ready on October 1? It's a system that makes it likely that the President won't find out until October 2.