

The Washington Times

Are Obamacare insurance mandates really that popular?

Cato Institute survey relays answers

Jenny Beth Martin

March 31, 2017

So, we found out in last week's AHCA exercise that despite there being 237 Republicans in the House of Representatives, there are not 218 votes there to repeal the core elements of Obamacare – the insurance company mandates that are causing skyrocketing premiums. That, ultimately, is the key flaw that led to the bill's demise.

Of course Republicans are all for repealing the law's tax increases, and even a lot of the spending increases, and the individual and employer mandates, and many (though possibly not a majority) even support reforming Medicaid. Those elements were in the bill, and they were all good.

But it's really the insurance mandates that are the key to repealing Obamacare. Until those insurance mandates – specifically, "Guaranteed Issue," "Community Rating," and "Essential Health Benefits" – are repealed, Obamacare's individual exchanges will continue to be in a so-called "death spiral," that death spiral will accelerate, and skyrocketing premiums will continue to be the rule, rather than the exception.

Consequently, no bill that fails to repeal these insurance mandates can really be called "Obamacare repeal."

As House Speaker Paul Ryan and his leadership team survey the state of affairs, they should be asking themselves a simple question: Why are there more votes to save these three elements of Obamacare than there are votes to repeal them? Answer: Because they're "popular" with the public, of course, and only foolhardy politicians want to repeal something that's "popular."

For those who want House Republicans actually to live up to their promises to repeal Obamacare – that is, to the tens of millions of voters who relied on Republican promises that they would do exactly that, if and when given the opportunity – that's a problem.

Fortunately, there's a solution.

The Cato Institute recently commissioned two surveys measuring public opinion on these aspects of Obamacare. Fielded on February 22 and 23, 2017, by YouGov, they are the first surveys of which I am aware that attempt to gauge support for these core elements of Obamacare.

When asked "Do you favor or oppose a provision in the Affordable Care Act, or Obamacare, that requires insurance companies cover anyone who applies for health insurance, including those who have a pre-existing medical condition," 77 percent support, against just 20 percent who oppose, for a net +57 percent.

That's not surprising. No one likes the insurance companies, and "Guaranteed Issue" sure sounds like a good way to stick it to them. Moreover, the question is presented as being free of cost. Under those circumstances, the real question is, what's wrong with the 20 percent who oppose such a provision?

In asking this question, the Cato survey was just like dozens of others that have been fielded over the last seven years.

But nothing in life is free, so the survey then asked follow-on questions adding a cost qualifier. That's where the Cato survey differs from previous surveys, and offers insights unavailable elsewhere.

When the questioners then followed up with, "Would you favor or oppose requiring health insurance companies cover anyone who applies for health insurance if it caused the quality of health care to get worse," the numbers flipped to 20 percent support, against 75 percent opposed, for a net -55 percent. That's a net change of -112 percent!

And when the qualification was "if it caused the cost of your health insurance to go up," the numbers flipped, as well, to 35 percent support, against 60 percent opposed, for a net -25 percent. That represents a net change of -82 percent.

That, too, is not surprising. Clearly, many Americans know there is no such thing as a free lunch.

Similar responses were logged when survey respondents were asked about the costs of the requirement that insurance companies be required to leave adult children up to the age of 26 on their parents' plans. The numbers flipped there, too. And though the publicly released pages of the Cato survey don't reveal questions on the Community Rating pricing scheme, or the costs of making every policy contain coverage for a minimum of 10 government-defined benefits, I'd be willing to bet dollars to donuts that we'd see similar results.

The way forward to repealing Obamacare, then, is clear – educate the public about the costs of maintaining the so-called "popular" insurance company mandates. Once the public is educated, those "popular" elements of Obamacare won't be so popular anymore, and then Republicans in the House will be able to repeal them without concern.