Los Angeles Times

The toll of anti-Obamacare fanaticism: Two horrifying vignettes

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May 12, 2015

Almost since the inception of the Affordable Care Act, the Southeast has been an epicenter of Obamacare Derangement Syndrome--the condition that makes individuals and elected officials so susceptible to the power of that single nine-letter word that they act in flagrant disregard of their own interests or those of their constituents.

Recent news reports from South Carolina and Florida illustrate how ODS can cost people their health, their savings and even their lives.

First, South Carolina. <u>Tuesday's Charlotte Observer</u> brings us the story of Luis Lang of Fort Mill, 49, a "self-employed handyman" who works with banks and government agencies keeping up foreclosed properties so they don't fall into disrepair. (Hat tips to <u>Josh Marshall of TPM</u> and <u>Charles Gaba of ACASignups.net</u>.)

Evidently convinced that health insurance is some sort of a scam, Lang has never bought any. Instead, the Observer says, "he prided himself on paying his own medical bills." That worked until he actually got sick: a series of strokes possibly connected to diabetes left him with impaired vision and unable to work.

As reported by the Observer's perceptive healthcare writer, Ann Doss Helms, Lang waited until he got sick to apply for insurance under the ACA. That's when he discovered that the 2015 enrollment period was closed, and that his income was now so low he didn't qualify for a federal subsidy.

Lang might have qualified for Medicaid if South Carolina had expanded the program, as it could have done under the ACA. But Republican Gov. Nikki Haley and the GOP legislative leadership have consistently blocked the expansion, leaving an estimated 178,000 state residents in the "coverage gap" between eligibility for federal premium subsidies and eligibility for traditional Medicaid. Lang is one of them.

Someone fed Lang and his unemployed wife hogwash about the ACA. "Lang, a Republican, says he knew the act required him to get coverage but he chose not to do so," Helms writes. "But he thought help would be available in an emergency. He and his wife blame President Obama and Congressional Democrats for passing a complex and flawed bill.

"'[My husband] should be at the front of the line because he doesn't work and because he has medical issues,' Mary Lang said last week. 'We call it the Not Fair Health Care Act.'"

This is healthcare policy as recommended by "experts" like the Cato Institute's Michael Cannon, who last year proposed that people cancel their health insurance, and if they get sick suggested the option of "relying on friends, family, or the kindness of strangers." Cannon further observed: "Suppose the day after you cancel your health insurance, you receive a serious diagnosis like diabetes." Under Obamacare, "insurers are required to cover you at the same premium they charged when you were healthy. You may have to wait until January for that coverage to take effect, but even so the downside risk of going uninsured is much smaller."

The Langs probably understand the folly of this prescription, now. By January, Lang may be blind, consigned to life as a ward of the state of South Carolina. That's a major downside. As Gaba and Marshall both observe, the most pathetic part of this story may be that while the Langs bear total personal responsibility for their predicament, they're still blaming Obama and the Democrats. South Carolina's political "leadership" has a lot to answer for.

<u>Update:</u> Cato's Cannon disputes via Twitter that he "proposed" that people drop their health insurance. He's right. His column <u>merely asserted</u> that "Obamacare has made that choice safer and more rational than ever before" and that it creates "financial incentives...for healthy people to drop their coverage, save their money, and wait until they get sick to re-enroll." He offered a list of ways to obtain immediate coverage if one falls sick while uninsured, including temporarily reducing one's income to qualify for Medicaid or moving to another state, such as a Medicaid-expansion state.

That brings us to Florida, another lab experiment in what happens when you do the wrong thing purely for ideological purposes. Gov. Rick Scott, a former healthcare executive, has <u>flip-flopped</u> on <u>Medicaid expansion</u> so often that his constituents probably all need treatment for vertigo.

Through his first term, Scott opposed the expansion, saying it was too costly--even though the federal government would pay 100% of the cost through 2016, reducing its share to no less than 90% in 2020 and beyond. Florida's population of some 800,000 in the coverage gap is the largest in the country except for Texas'.

In 2013, Scott flipped, stating that he couldn't, "in good conscience, deny the uninsured access to care." But he never pushed hard for the change in Tallahassee, and the state legislature turned it down.

Last month, when a crack opened in the legislature's united front against expansion (the state Senate seemed ready to consider it), Scott reversed course again. Now he's against it, and seems

to be saying that his earlier position was aimed at trying to goad the Obama administration into approving a waiver allowing the state to fashion Medicaid as it wished.

How bad is Scott's Obamacare Derangement Syndrome? Last week he traveled to Washington to ask Health and Human Services Secretary Sylvia Burwell for federal healthcare money--as long as it wasn't labeled "Obamacare." Specifically, he sought an extension of the government's Low Income Pool, which helps hospitals cover the uninsured population. Since the ACA is supposed to reduce those costs, the government is planning to phase out the pool.

Last month, an HHS official explained to the Scott administration how the pool is flawed, and how expanding Medicaid would be a much better way to serve what Scott says is his goal-providing care to low-income residents. The message, stripped to its essentials was: If you want to serve your constituents, expand Medicaid.

Scott chose to view this as an <u>attempt to "coerce" Florida</u> and filed a lawsuit against the government, just before sitting down with Burwell. Asked why he won't just accept the money that would flow into Florida via Medicaid instead of trying to twist a non-Obamacare program into something it's not, he didn't have a cogent answer.

But now he's in a box. The reduced federal healthcare funding outside of the Medicaid expansion may force him to renege on promised tax cuts and higher school funding. The Palm Beach Post put it most succinctly <u>in a headline</u> (H/T <u>Greg Sargent</u>): "War between Florida Republican leaders may claim new victims: Taxpayers and school kids."

That's the thing about Obamacare Derangement Syndrome: If unchecked, it's infectious.