

Health-'reform' facts: lame defenses

Last Updated: 12:12 AM, January 19, 2011

Posted: 10:38 PM, January 18, 2011

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In the wake of the Arizona shootings, [President Obama](#) called for a more "civil and honest" debate on the issues that divide us. That aspiration will receive a significant test as the House votes today on a bill repealing the Patient Protection and Affordable Care Act -- the ObamaCare law.

The debate may well be civil -- but *honesty* will be more of a problem. Expect to hear some of these dubious charges:

Repeal will increase the budget deficit. Democrats cite a letter from the [Congressional Budget Office](#) that repealing the health-care law would add \$145 billion to the deficit by 2019 and another \$240 billion by 2021.

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Truth-challenged? The key arguments against repealing President Obama's health-care law are all on shaky ground.

In reality, while CBO is as honest and nonpartisan as possible, it must work under the assumptions that Congress gives it -- in this case, ones supplied by the old Democratic majority.

For example, CBO has to assume that ObamaCare means a 23 percent reduction in Medicare reimbursements -- even though no one seriously expects them to happen, and Congress has already begun the process of repealing them. Other bookkeeping peculiarities abound.

Former CBO Director Douglas Holtz-Eakin warns that if we account for *all* the bill's costs, the health-care law *adds* at least \$500 billion to the deficit over the next 10 years and increases the deficit by as much as \$1.5 trillion over the decade beyond that.

Repeal, therefore, would yield a tremendous *savings*.

Repeal means people will lose consumer protections: ObamaCare's supporters point out that several "consumer protections" have already gone into effect.

But even with repeal, no one loses benefits immediately. For example, children aren't going to be kicked off their parents' plan; a contract is a contract. There will be time to develop alternatives.

It is also unclear how many people have taken advantage of these new measures. Early reports suggest that initial take-up has been limited.

Perhaps that's because most of those "consumer protections" come with fine print. Yes, parents can now keep their kids on their insurance until age 26 -- but *not for free*. The [Department of Health](#) and Human Services estimates that it will cost \$3,380 a year per child. And since employers are balking at picking up the added cost, parents themselves will have to.

Similarly, since insurers can no longer refuse coverage to children with preexisting conditions, insurers in Colorado, Ohio and Missouri (among others) have stopped *offering* child-only insurance plans, depriving thousands of an inexpensive coverage option.

The ban on annual or lifetime coverage limits? This has proved so onerous that the administration has had to issue 200-plus waivers to prevent companies from dropping employee coverage altogether. In fact, these regulations have already caused one SEIU local in New York to drop coverage for more than 6,000 dependents.

Repeal means you will pay more: Well, you certainly won't pay more in *taxes*. The health-care law imposes more than \$500 billion in new or increased taxes.

Nor will repeal increase your insurance premiums. Anyone opening their health-insurance bills recently can see that their premiums aren't going down. In fact, the new health law may actually be increasing premiums faster than they'd otherwise rise. Some estimates suggest that the new regulations have already added 7 percent to 9 percent to the cost of insurance.

There is no alternative to the health-care law: Sorry, repealing ObamaCare doesn't mean abandoning reform. The House of Representatives plans to vote as early as tomorrow on a resolution directing the appropriate committees to begin drawing up an alternative plan.

Those alternatives didn't get much media attention during the debate of the last two years, but they're out there. For example, workers should receive the same tax break for buying their own insurance as for getting insurance at work. Breaking the link between employment and health insurance would mean that people would no longer lose their insurance if they lose their job.

Another alternative would allow people to buy health insurance across state lines. This would free people from the type of state insurance regulations that make New York and New Jersey two of the most expensive insurance markets in the country, and would force insurance companies to compete with one another.

Unfortunately, there is no way to implement truly consumer-oriented health-care reform until ObamaCare is repealed.

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