



Advice to Trump on healthcare: Go big with HSAs

Many consumers are waiting for lawmakers to pull the plug on ObamaCare – but should Congress do away with the provision for people with pre-existing conditions?

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Some people argue that allowing coverage for individuals with pre-existing conditions is a good thing, adding they may not have been able to get insurance before the Affordable Care Act became law. Still, in an [article](#) for *National Review*, Michael Cannon of the [Cato Institute](#) argues this provision is the source for all of ObamaCare's problems.

"When people express frustration with ObamaCare, even if they don't know it they're expressing frustration with these provisions because they don't eliminate discrimination against the sick," Cannon tells OneNewsNow.

Discrimination against the sick, he says, is "rampant" under ObamaCare. "Patient groups are complaining that ObamaCare encourages discrimination that completely undermines the goals of the ACA – so these provisions are not doing what they promised to do," Cannon states. "And they're also the main things driving up health insurance premiums in the exchanges and leading to all of that dissatisfaction."

So what should the incoming Trump administration do?

"All President[-elect] Trump has to do is exactly what he said during the campaign: Repeal ObamaCare and replace it with Health Savings Accounts [HSAs]," he says. "That's not 'Obamacare-lite' – and that will drive down healthcare prices and allow for innovative insurance products, both of which will make healthcare more secure for the sick."

What innovative insurance products?

"Guaranteed renewability that says if you get sick you're still going to pay 'healthy person' premiums," answers Cannon. "The market has been developing innovations like pre-existing conditions; insurance that says to uninsured people *If you buy this pre-existing conditions insurance you won't have health insurance. But if you get cancer, you can purchase health insurance at healthy person rates – not at cancer patient rates, at healthy person rates.*"

Cannon says those innovations were possible because ObamaCare didn't have a "supposed ban on discrimination against pre-existing conditions."

"We can have those innovations again – but we have to get rid of ObamaCare in toto," he adds.

OneNewsNow did ask Cannon would he still feel the same way if it was him, his spouse, and/or his children who had a pre-existing condition and couldn't get health insurance.

"I am thinking about my kids because my kids will get sick one day," he says. "I want them to have secure access to care when they get sick – and if they were sick right now, I would still want to repeal ObamaCare and replace it with large Health Savings Accounts."

Meanwhile, Cannon says he doesn't begrudge anyone for taking advantage of government assistance or something to help cover medical needs. "The problem is that government coverage is lousy coverage – and so you want as few people who have to rely on that assistance as possible," he says.