



## Obamacare Must Go!

By Alan Caruba

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Can anyone remember how awful the U.S. healthcare free market system was that it needed to be replaced by the Affordable Care Act, otherwise known as ObamaCare? Can't remember? That's because it was ranked one of the best of the world and represented 17.9% of the nation's economy in 2014. That's down from the 20% it represented in 2009 when ObamaCare was foisted on Americans.

One of the best ways to follow the ObamaCare story is via Health Care News, a monthly newspaper published by The Heartland Institute. The January issue begins with an article by Sean Parnell, the managing editor, reporting that ObamaCare enrollment is overstated by 400,000.

“The U.S. Department of Health and Human Services (HHS) once again lowered its estimate of the number of Americans enrolled in health plans through government exchanges in 2014. The 6.7 million enrollees who remain are far lower than the eight million touted in May at the end of the last open-enrollment period.”

ObamaCare has been a lie from the moment it was introduced for a vote, all 2,700 pages of it, to the present day. Everything President Obama said about it was a lie. As to its present enrollments, they keep dropping because some 900,000 who did sign up did not make the first premium payment or later stopped paying.

Michael Cannon, director of health policy studies at the Cato Institute, said the dropout rate is a troubling trend. “It means that potentially hundreds of thousands of Exchange enrollees are realizing they are better off waiting until they get sick to purchase coverage. If enough people come to that conclusion, the exchanges collapse.”

Elsewhere in this month's edition, there is an article, “States Struggle to Fund Exchanges”, that reports on the difficulties that “states are experiencing difficulty in paying the ongoing costs of the exchanges, especially small states. “‘The feds are asking us to do their jobs for them. We get saddled with the operating costs,’ said Edmund Haislmaier, senior research fellow for health care policy studies at The Heritage Foundation.” Some are imposing a two percent tax on the insurance companies which, of course, gets passed along to the consumer. Even so, the exchanges are not generating enough income to be maintained.

Why would anyone want ObamaCare insurance when its rates keep rising dramatically? In Nebraska the rates have nearly doubled and another article notes that “A 2014 study finds large numbers of doctors are declining to participate in health plans offered through exchanges under the Affordable Care Act, raising questions about whether people buying insurance through exchanges will be able to access health care in a timely manner.” One reason physicians gave was that they would have to hire additional staff “just to manage the insurance verification process.”

Dr. Kris Held, a Texas eye surgeon, said ObamaCare “fails to provide affordable health insurance and fails to provide access to actual medical care to more people, but succeeds in compounding existing health care costs and accessibility problems and creating new ones.”

Health Care News reports what few other news outlets have noted. “In Section 227 of the recently enacted ‘Cromnibus’ spending measure, Congress added critical but little-noticed language that prohibits the use of funds appropriated to the Centers for Medicare and Medicaid Services to pay for insurance company bailouts.” William Todd, an Ohio attorney, further noted that “Congress did not appropriate any separate funding for ‘bailouts.’” Todd predicted that “some insurers are likely to raise premiums to avoid losses, or they will simply stop offering policies on the exchanges altogether.”

The picture of ObamaCare failure emerging from these excerpts is a very true one. Its momentum, in fact, is gaining.

In mid-December, the Wall Street Journal opined that “With the Supreme Court due to rule on a major ObamaCare legal challenge by next summer, thoughts in Washington are turning to the practical and political response. If the Court does strike down insurance subsidies, the question for Republicans running Congress is whether they will try to fix the problems Democrats created, or merely allow ObamaCare damage to grow.”

“King v. Burwell will be heard in March with a ruling likely in June. “Of the 5.4 million consumers on federal exchanges, some 87% drew subsidies in 2014, according to a Rand Corporation analysis.”

The Wall Street Journal recommended that “The immediate Republican goal should be to make insurance cheaper so people need less of a subsidy to obtain insurance. This means deregulating the exchanges, plank by plank. Devolve to states their traditional insurance oversight role, and allow them to enter into cross-border compacts to increase choice and competition. Allow insurers to sell any configuration of benefits to anyone, anywhere, and the private market will gradually heal.”

Or, to put it another way, eliminate ObamaCare entirely and return to the healthcare insurance system that had served Americans well until the White House decided that socialism was superior to capitalism.

The problem with the Affordable Care Act is that the cost of the insurance sold under the Act is not affordable and ObamaCare is actually causing hospitals and clinics to close their doors, thus reducing healthcare services for those who need them.

ObamaCare must go. If the Republicans in Congress did nothing more than repeal ObamaCare, the outcome of the 2016 election would be a predictable win no matter who their candidate will be. If not repeal, some separate actions must be taken such as eliminating the tax on medical instruments.

If the Republican Congress fails to take swift and deliberate action on ObamaCare between now and the 2016 elections, they will have defeated themselves.