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David Freddoso: What Obamacare has already done for Massachusetts

By: DAVID FREDDOSO Online Opinion Editor March 18, 2010

"Senator [Scott] Brown comes from a state that has a health care plan that's similar to the one we're trying to enact here," White House adviser David Axelrod said Sunday on ABC's "This Week." It was a pretty weak attempt to connect the newly elected Republican -- someone considered "cool" -- to Obamacare, which most voters believe to be very "uncool."

Still, the comparison between Obamacare and Massachusetts' 2006 experiment in universal health insurance is appropriate. And Tim Cahill, the state treasurer of Massachusetts, says that should scare the hell out of everyone in America, because it will "bankrupt the country in four years."

To be fair, Cahill has an agenda: He just left the Democratic Party to run as an independent against an unpopular Democratic governor. But he is not the first to notice that his state's plan, begun by former Republican Gov. Mitt Romney, is essentially the same as Obama's. It forces people to buy private insurance, and businesses to cover employees or else pay fines. It subsidizes coverage for the poor. It establishes a state-run insurance exchange.

It is also similar to the version of Obamacare now in Congress because it lacks a serious price control mechanism. There is no government-run "public option," no tort reform to reduce doctors' malpractice insurance costs, and certainly no attempt to put health care dollars under consumers' control.

Cahill notes that beginning with Romneycare's enactment in 2006, Massachusetts' annual government spending on health care has increased 67 percent, or \$4.2 billion annually, much of it off-budget or paid for by the federal government. The cumulative five-year increase has been about \$15 billion, or half of the state's annual budget.

The money has not gone for nothing: The tradeoff is a 6 percent increase in coverage - 407,000 newly insured. But only 32 percent of them pay the full cost of their insurance. Fifty-one percent get a 100 percent subsidy, and the remainder are somewhere in between.

The state's insurance exchange has not become the marketplace for insurance shoppers that Obama promises, but a place for clients of the state to find a plan. Only 5 percent of those paying for their own insurance got it through the exchange.

"Massachusetts already was the most-covered state in the nation when this started," Cahill told The Examiner this week. If you tried the same thing in Texas, where more than 25 percent are believed to be uninsured, the costs would surely be much higher.

The cost to the taxpayer is just the beginning of the Bay State's problems. TheNew

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York Times reported last year that overall Massachusetts health care spending, including private spending, has risen faster than the already-high national average for seven of the last eight years.


The state's insurance premiums, already the highest in the nation, have chased costs upward. The Boston Globe reported that they will rise 7 to 12 percent this year, despite the market's "domination" by nonprofit insurers. Michael Cannon of the Cato institute wrote recently that they have risen each year 21 to 46 percent faster than the national average.


The cost of insurance has become so serious a problem in Massachusetts that Gov. Deval Patrick, D, is proposing price controls, which Cahill says will likely drive insurers out of the state. Not coincidentally, Obama last month discussed the establishment of a price-control board. Except that under Obamacare, insurers can't just leave the state.

When Axelrod spoke on Sunday, he said that Obama is "just trying to give the rest of America the same opportunities that the people of Massachusetts have."

For example, Massachusetts voters recently had an opportunity to vote against Democrats. And they took it.

David Freddoso is The Examiner's online opinion editor. He can be reached at dfreddoso@dcexaminer.com.

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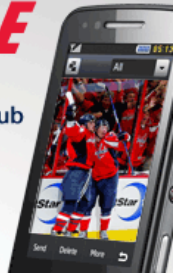
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