



## **Stuck in the middle: Paul Ryan's health-care plan looks to be dead on arrival**

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Maybe it's time for the President to send out another Tweet.

About what? About anything that takes attention away from the House Republicans' health-care plan that he's endorsing.

That plan is getting slammed from both ends - without much support in the middle.

The liberals say it goes too far.

The conservatives say it doesn't go far enough.

Both are right.

I got a preview of the current fight a few months ago when I had lunch with health policy analyst Michael Cannon of the free-market Cato Institute.

As a libertarian, Cannon objects to the individual mandate to buy health insurance included in Obamacare. He helped fashion the challenge to the mandate that went all the way to the U.S. Supreme Court, where it lost in a 5-4 decision.

So is he happy that the plan fashioned by House Speaker Paul Ryan gets rid of the mandate?

Nope. That's because the plan keeps the requirement that insurers cover people with pre-existing conditions.

That's a recipe for bankruptcy, he argues.

Insurers will pull out of the market when they find they can't charge enough in premiums to cover the costs of care, he said. They're already doing so in Tennessee.

So that's the right-wing argument. For the left-wing argument, I called state Sen. Joe Vitale, a Democrat from Middlesex County who's been a leader in his party on the issue.

Vitale argues that millions of Americans would lose coverage because of the Ryan plan's proposed elimination of premium subsidies in favor of tax credits that would be much smaller for most of those seeking insurance.

"Removing the mandate under the Republican plan is a mistake," he said. "No matter what tax credits you offer, you're not going to encourage everyone to sign up for insurance."

Vitale argues the eventual solution has to be a single-payer system, or in other words expanding Medicare to all Americans, not just those over 65.

"Nobody deserves a fancy house or a fancy car," said Vitale. "But everybody ought to have the same level of really good health care."

The counter-argument from Cannon and others on the right is that we need to restructure not just Obamacare but virtually our entire system of providing health care.

They argue that health insurance should not be provided by employers. Instead each employee should be permitted to control the money that goes for insurance. That's about \$13,000 a year, according to Cannon, and it could be used to create more competitive market that would lead to lower prices.

Those are the two extremes. In the middle is U.S. Rep. Leonard Lance, whose 7<sup>th</sup> District includes parts of Hunterdon and neighboring counties.

Lance told me that conservatives are getting carried away with objections to what amounts to minor fixes in a reform that will require major surgery.

The Ryan proposals are not the finished product, he said. But they're all that can be accomplished in the process known as "reconciliation."

This is a maneuver that permits the House to send a bill to the Senate that requires a simple majority for passage rather than a filibuster-proof, three-fifths majority.

Once this bill gets passed, assuming it does, the House can take on the task of further reform, he said.

"This bill is what the Senate can do now," Lance said. "Then we'll have a very important bill that would include tort reform and that will permit the purchase of insurance across state lines."

"I assume conservative groups will prefer that," he added.

Perhaps they will - if it gets to that point. But the Republicans hold just 52 of the 100 seats in the Senate, and one is filled by Kentucky Senator Rand Paul, an eye doctor and a libertarian who has referred to the Ryan bill as "Obamacare Lite."

That's one stumbling block. Another is that the second bill would need the support of at least eight Democratic senators to withstand the expected filibuster.

Lance said it will be tough enough to get such a bill through a divided Senate. As for the further reforms proposed by Cannon and others, they could never get adopted, he said.

"If we could reinvent the wheel, we would not provide health insurance with employment," he said. "But I have never believed we can reinvent the wheel."

Lance noted that there are 170 to 180 million people who get health care through their employers. Most would resist any major changes, he said.

The same is true regarding the switch to a single-payer system envisioned by many Democrats, he said. They could have enacted that in the first two years of president Obama's administration, he said.

"When Obama had control of both houses, they could have imposed single-payer," he said. "But there were not the votes there."

Single-payer systems in other countries often require long waits for treatment, said Lance.

"We are an impatient people and I think this is a good thing," he said. "We don't favor that type of rationing of health care."

As to what we do favor, no president yet has succeeded in providing it.

But if that's Trump's goal, he'd better start paying less attention to those 140 characters on Twitter and more to those 535 characters in Congress.