



If the GOP Repeals Only “Most” of Obamacare, They’re Nuts

Joshua Withrow

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The gears are turning on the process to (kind of) repeal Obamacare. As the Senate moves forward on using the budget process to set up a repeal proposal, there is a right way to go about it, and there are several wrong ways. And early indications appear to show that one of the worst possible ways may win the day.

Senate Republicans appear poised to pass merely the partial Obamacare repeal that they voted through last year, which President Obama vetoed. That was a great vote for last year, when the GOP just needed to prove that it could use reconciliation to repeal much of the law and get a bill past Senate Democrats to the president’s desk.

If they were to pass it this year, when it could get to a President Trump for a possible signature, it could spell disaster for health care reform.

The peril of partial repeal is that last year’s reconciliation package would leave Obamacare’s regulatory side intact. If Obamacare’s mandates are its heart, the regulations are the law’s soul, its animating force. These are the restrictions that force every insurance plan to cover a given set of benefits, that restrict how much they can charge older customers versus younger ones, that force insurers to sell their products to any patient regardless of health, and more.

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It is these regulations that are forcing insurance prices to continue to skyrocket, and the quality of the plans being offered to degrade. If Obamacare’s mandates are repealed while these regulations remain in place — which is what last year’s repeal bill would do — the bad side effects of these regulations would actually accelerate. The mandates exist in the first place to counteract the upwards pressure on prices that these regulations create.

And yes, this means that the mandate on covering people with pre-existing conditions has to go, even if it’s on a delay. That’s not to say those people should be left out in the cold; they’ll still have to be taken care of in some way, whether via high-risk pool block grants to the states or some other system. The population of these folks with the chronic, high-cost conditions — the

“uninsurable” — that Obamacare was primarily sold on covering can be taken care of via much simpler and less destructive coverage solutions than what is currently in place.

Leave Obamacare’s regulations in place without its mandates, and the vicious price spiral in insurance will get even worse. In other words, if the GOP truly intends to just settle for pushing through the partial repeal, they are, in the words of Cato Institute health care guru Michael Cannon, “absolutely insane.”

In a turn that manages to be merely pathetic instead of astonishing, one of the key GOP defenses of simply passing the partial Obamacare repeal from last year is that it already passed once and adding the regulatory portions to the bill might make it harder to get the necessary 51 votes.

Prepare for the wall of excuses. They can’t find the votes, the Senate parliamentarian is being mean, we need to wait until 2018 when we have a bigger majority, some of those regulations aren’t so bad... I’m sure there will be other excuses we haven’t heard yet. If the GOP leadership in the Senate cannot or will not persuade, cajole, beg, coerce or threaten his majority caucus (and even a Democrat or so) into delivering 51 votes to **fully** repeal a law that is literally collapsing the health care system in living color, then the party is hopeless.

Last year’s partial repeal vote was a valuable exercise, a sort of drill to illustrate what Republicans could do to repeal Obamacare if given the chance. Now the GOP controls Congress and the White House. It’s time to finally end the terrible experiment that was Obamacare, and there are no more excuses.