

New Republican Health Plan Will Decimate The Most Vulnerable: Critics

Barrington M. Salmon

March 14, 2017

For Mimi Machado-Luces, the rollout of the American Health Care Act (AHCA) by Republican leaders in Congress is just another assault against ordinary Americans already struggling to find their footing in an uncertain world.

Ms. Machado-Luces, an award-winning documentary filmmaker and substitute teacher living in Maryland, said her most pressing concern is if she'll have affordable health care with the new plan being trumpeted by Republican lawmakers and President Donald Trump.

"I've been covered by the Affordable Care Act for about two and half years and it's been great," said Ms. Machado-Luces during a recent interview. "I'm a substitute teacher with a child who's disabled. I make \$15 an hour and receive public assistance. All of that is at risk. They (the Trump administration) are trying to take away education, social security, Medicare and Medicaid programs that we have been paying for for generations and which made a better society since the 1960s."

Ms. Machado-Luces had no kind words for the right wing members of Congress who are intent on "decimating" the social services many Americans need.

"They're a trip. Health care is the first thing they want to go. They're benefitting themselves. Give me the same health care Congress has," she said caustically. "They're giving money back to insurance companies and rich people. Why? What did they do to receive this?"

Ms. Machado-Luces said she is seriously considering whether to move to Cuba or Venezuela so that she can properly care for her daughter and protect her 22-year-old son from the inherent dangers of a being a young, outspoken Black man in the United States.

Since 2013, the Affordable Care Act helped more than 11 million people secure health insurance coverage because of the expansion of Medicaid in the District of Columbia and 31 states. Experts say the explosion in coverage is due to one of the ACA's "most generous provisions" which gave states the option of expanding Medicaid eligibility and assurances that those costs would be borne by the federal government. It is estimated that overall, 20 million men, women and children are enrolled in the ACA.

For the past seven years, Republicans in the House and Senate have relentlessly opposed and fought to dismantle the Affordable Care Act, a piece of signature legislation enacted by former President Barack Obama. They voted more than 60 times to repeal the law but failed in their efforts, all the time promising that they would implement a better, more affordable plan.

Yet when House Speaker Paul Ryan recently unveiled a plan, it was met with almost universal opposition and derision from groups and individuals on all parts of the political spectrum. Conservative hardliners say the plan doesn't go far enough, are incensed that some key elements of the ACA are still evident in the plan and are threatening to scuttle the plan.

The Cato Institute, Heritage Action, Freedomworks, the Tea Party Patriots and the Club for Growth are just some of the powerful conservative groups that lined up in opposition as soon as the plan was unwrapped and have castigated the plan. On the other side are Democrats in the House and Senate; Democratic Party allies; four moderate Senate Republicans; the American Medical Association, described as America's largest group of doctors; the American Association of Retired Persons (AARP); National Nurses United; the American Hospital Association; and the Federation of American Hospitals among many others.

AMA President Dr. Andrew Gurman explained the organization's opposition during a March 11 interview on National Public Radio.

"The problems that we have with the bill are that it doesn't comport with some of our basic principles. And those are that people who have insurance shouldn't lose it and people who don't have it should get it," he told host Lakshmi Singh. "When we look at the numbers, particularly with the subsidies going forward for people to purchase insurance, those who have limited means, we just don't think that those numbers are going to be adequate for people to meaningfully purchase insurance. We know that people who don't have health insurance live sicker and die younger. And as physicians, we think that we're obligated to point that out."

Critics point out that the poor, the middle-class, women and the elderly stand to be most harmed if the bill becomes law.

The Ryan plan would eliminate the individual mandate; phase out Medicaid expansion that was a key feature of the Affordable Care Act; defund Planned Parenthood; charge a 30 percent premium surcharge against those who had no continuous coverage; and it provides a substantial windfall for the wealthiest American families.

According to a report prepared by the Joint Committee on Taxation, households with incomes in excess of \$1 million will get tax cuts that would total about \$157 billion over the next 10 years. These taxes were levied as a part of the Affordable Care Act to help fund expansion of coverage.

The House Republican plan would end the Affordable Care Act's eligibility expansion, erasing the guaranteed federal money states used to insure those 11 million people. At the same time, the bill would change how Medicaid funding works across the entire system, regardless of where beneficiaries live. The radical change to funding rules would threaten coverage for the other 63 million people who are signed up to Medicaid under pre-expansion eligibility rules.

There are estimates that between six and 11 million people currently enrolled in the Affordable Care Act could lose coverage under the Republican plan and House Republicans have acknowledged that without the individual mandate, fewer people will have access to insurance. Meanwhile, according to the Huffington Post and the Washington Post, the White House Office of Management and Budget and congressional budget analysts indicate that the tax credit in the plan wouldn't provide enough assistance to those in the low-income bracket.

Ms. Machado-Luces said that a lot of people who she knows, is related to, or interacts with are worried, even though most currently have coverage.

"I remember a conversation with a friend who said he's pissed because he had to have coverage or be penalized," she recalled. "But now, his thinking has changed. He said he feels like he lives in a different, alternate universe. This guy (President Trump) says anything, does what he wants and he's not held accountable. We didn't vote for him but we're being adversely affected by him and Steve Bannon who has promised to deconstruct government agencies."

For Atlanta-based writer Alton E. Drew, what the Republicans are engaged in is theft by another name.

"I have studied, talked about and worked in government. Their job is to move capital from those who need it or barely have it and transfer that money to businesses and the wealthy," said Mr. Drew, who specializes in energy and broadband issues and who is enrolled in the ACA. "Nothing the government does is for working people's benefit. When you're of no use to them, they'll get rid of you or offer you a retirement package. The government grabs your tax dollars and that money becomes income for the private sector.

"Taxes are a wealth transfer from vampire victim to vampire. They suck you dry. These taxes are used to finance private companies. I know that our progressive friends believe that the government's role is to help us. But the government isn't here to protect you. They take the long view. The 1960s and the modern Civil Rights movement were a hiccup and providing health care was a short gain. People need to follow the money. Investors and insurance companies will not be left out. As long as they can make revenues and stock values go up, they will continue to be involved in providing some type of health care."