

Obamacare repeal would hurt Floridians

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If Obamacare is struck down, Florida will take the biggest hit.

Obamacare is being challenged as unconstitutional; a Texas judge invalidated the entire law. Now the case is before the U.S. Court of Appeals for the Fifth Circuit in New Orleans.

President Donald Trump's administration has declined to defend the law; in fact, it has changed its position — it's now stating that the entire Obamacare law is unconstitutional, not just a few pieces of it.

Florida has led the nation in Obamacare enrollment for years; in fact, 1 in 5 of the nation's Obamacare enrollees is a Floridian. If the nine-year-old Affordable Care Act is thrown out, then 1.7 million Floridians enrolled in private health plans through the Obamacare exchanges could lose their coverage.

Clearly Floridians value Obamacare — enrollment in it increased in this state despite attempts by the Trump administration to undercut it by slashing marketing and enrollment assistance. One big reason for Florida's high enrollment is that California and New York have expanded Medicaid, which has resulted in fewer enrollments on the exchange in those states.

But in Florida lawmakers have stubbornly refused to expand Medicaid even though polls show that two-thirds of Florida voters support it. Meanwhile, Floridians suffer: the percentage of children not covered by health insurance has increased in Florida, reports the Georgetown University Center for Children and Families. Fortunately, a proposed constitutional amendment to force Medicaid expansion in Florida is in the works.

So what would happen if Obamacare were shot down? The New York Times examined what the impact would be nationally:

- 21 million people could lose their health insurance.
- 171 million Americans could face caps on health care spending either over one year or a lifetime.
- 2 million young adults could lose coverage on their parents' plans.
- Medicaid spending for the opioid epidemic could be slashed.

And according to the Urban Institute, medical care for the uninsured could increase as much as \$50 billion if Obamacare is repealed.

Shouldn't Trump and Congress come up with a replacement for Obamacare? That's unlikely given the toxic attitude in Washington these days. Republicans like to support the goodies involved in Obamacare — like banning denials for preexisting conditions — but they won't

support any funding for it. Democrats don't want to admit the plan is flawed in reducing costs, and they propose expansions of government that Republicans won't support.

But one thing should be beyond debate: going back and forth to court is no way to run a health care system.

Why New Yorkers move here

State and local taxes take twice the personal income of New Yorkers than Floridians, reports Cato at Liberty. No wonder New York is losing population to the Sunshine State!

State and local taxes take 14.7 percent of personal income in New York, which has the largest loss of population among the 50 states. The tax burden is just 7.5 percent in Florida, which has the most new arrivals of any state.

Cato says "Florida's government costs half as much as New York's, yet the services are probably just as good."

We'll assume that New York has some better services than Florida — mental health care for one — but not at twice the price.

Cato quoted a District of Columbia study that looked at state and local taxes in large cities. Here is an example for a household earning \$75,000 a year:

- Newark, N.J.: \$11,577 in taxes.
- Jacksonville: \$4,453 in taxes.

The difference is even more stark for households earning \$150,000 in annual income:

- Newark: \$24,886 in taxes.
- Jacksonville: \$9,013 in taxes.

Safe drivers

Recently Allstate Insurance used insurance claims for collisions to rank the top 200 U.S. cities for safe driving.

Here's how some Florida cities ranked:

- Cape Coral (No. 10).
- Tallahassee (No. 42).
- St. Petersburg (No. 49).
- Miami (No. 57).
- Fort Lauderdale (No. 62).
- Jacksonville (No. 69).
- Orlando (No. 93).
- Tampa (No. 101).