

# NATIONAL REVIEW

## Five Realities to Remember about the Health-Care

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The congressional Republican bill is flawed, but so are many of the talking points being used against it. It has been barely a week since the Republican plan to (sort of) repeal and replace Obamacare was unveiled and already the proposal has been savaged from both left and right, by most of the media, by various interest groups, including doctors, hospitals, and insurance companies, and by virtually anyone else with an opinion. Outside of Paul Ryan, it is hard to find anyone who truly likes this bill.

Indeed, in my opinion, this is a deeply flawed bill that perpetuates — and in some cases exacerbates — some of Obamacare’s worst flaws. Still, there are some important things to keep in mind. 1. There will be losers as well as winners. The Republican talking point that everyone will be better off under their proposal is silly and just gives opponents an easy target.

Every piece of legislation creates winners and losers. Obamacare did. There were far more losers than winners, but some of those who won under Obamacare will be losers under the Republican plan. They will receive lower subsidies, have to pay more for insurance, or be forced to switch to less inclusive plans. Denying this simply allows Democrats and the media to search for someone getting hurt and blow it up into a big story. 2. There will be more winners than losers.

The media coverage of the Congressional Budget Office’s report has focused on the reduction in insurance coverage (more on this below). But the report also showed that premiums would be lower under the GOP plan starting in 2020, about 10 percent lower by 2026.

That represents a substantial savings for millions of Americans. The Republican plan would also give millions of Americans more choice of insurance plans, making it easy to find the type of coverage and the provider networks that suit their needs. Nor should we ignore more than \$1 trillion in tax cuts, many for the middle class, or the \$337 billion reduction in deficits over the next ten years. Those cuts mean more jobs and economic growth, a big win for everybody. 3. No, 14 million people are not having their insurance taken away.

Media reports have focused on CBO's conclusion that there would be 14 million fewer insured Americans next year under the GOP replacement plan, and as many as 25 million fewer by 2027, though more people would still be insured than before Obamacare. Those numbers may or may not be accurate (CBO's model has consistently relied on a belief that the individual mandate would cause people to sign up for Obamacare, a belief that hasn't held up in practice), but they are badly misleading. Much of the projected decline in coverage stems from CBO's belief that, without the individual mandate, many people would choose not to buy insurance.

Whether or not that is a wise choice on their part, free people should have the ability to make even unwise choices. That's not "taking their insurance away," it is treating people like adults. 4. Of the 25 million fewer insured in 2026, 14 million would come from a reduction in Medicaid enrollment. That may sound alarming, but Medicaid was not only fiscally unsustainable in its current form, stressing both federal and state budgets, it provided barely minimal care.

Reforming Medicaid in a way that encourages states to innovate and focus more of their resources on the most vulnerable populations, rather than, say, the elderly in nursing homes, many of whom are middle class and simply shifting the burden from their families to taxpayers, or single, childless men, can only benefit those most in need. 5. The alternative is Obamacare not Utopia.

In comparing the GOP alternative to Obamacare, it is important to remember that Obamacare was teetering on the edge of collapse. Projections of how many people would be insured or what premiums would be ten years from now assume that Obamacare would survive that long. It couldn't, not in its current form.

When Democrats point out someone who would lose their insurance under the GOP replacement, we should ask what would happen to that person when — not if — Obamacare spirals into oblivion. If we should have learned anything about politics by now, it is that taking benefits away once they've been given to people is tough to do.

That's true no matter how lousy or unsustainable those benefits may be. Repealing and replacing Obamacare was never going to be easy. But so far, Republicans are making it even harder than it needs to be.

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