

# Orlando Sentinel

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## Report: Romney's health plan costs more

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WASHINGTON -- Mitt Romney's health-care proposals would require 1.6 million moderate-income Florida families to pay nearly twice as much when buying insurance policies on their own, according to a report to be released today by a consumer advocacy group.

Factoring in deductibles and co-payments, Florida families who buy insurance on their own -- rather than through an employer -- would pay \$10,543 in 2016 under Romney's plan and \$5,651 under President Barack Obama's signature health-care law, the report says.

The report will be released by Families USA, a long-established advocacy group in Washington and a prominent supporter of the health-care law. Its conclusions could not be independently verified.

The report compares the impact of the Affordable Care Act and Romney's plans -- which are still largely conceptual -- on families in Florida and other states. It indicates that proposals by the Republican presidential candidate would leave big gaps in Florida's health-care coverage and give far less generous tax breaks for buying insurance.

Its calculations, however, do not take into account Romney's assertion that he can reduce the cost of insurance by overhauling malpractice laws, encouraging competition among providers, forming insurance pools and allowing patients to buy policies across state lines. The report also makes assumptions based on proposals that have never been fully spelled out by the Romney campaign.

Defenders of Romney's plan say it would prompt cost-conscious consumers to demand lower prices. "The question is, which plan will encourage innovations that reduce costs," said Michael Cannon, director of health-policy studies at the Cato Institute.

By all accounts, Romney's proposals would limit or eliminate some benefits provided under the new health-care law, which he hopes to repeal.

Without any reform, 4.3 million Floridians would be uninsured by 2016, the report projects. The new law will reduce that number by 2.5 million, while Romney's plan would increase it by 490,000, the report says.

But that conclusion assumes that Florida will accept a dramatic expansion of Medicaid under current law to cover more working-class adults and children -- an option that Gov. Rick Scott and some Republicans in the Legislature reject as too expensive.

"In a state like Florida, where you have a high rate of uninsured, it's important for people with insurance to know that by extending coverage to more people it will actually help bring health-care costs for all of us under control," said Kim Bailey, research director at Families USA, a co-author of the report.

Much of the difference between the Affordable Care Act -- which would require all individuals to purchase health insurance, while providing an array of subsidies and credits to help them pay for it -- and Romney's plan comes down to tax credits versus tax deductions.