

Phoenix, AZ



Romney: Mass. health insurance plan very different than Obama's



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Mitt Romney, the on-and-off leader in the Republican primary lineup, visited a place where he probably feels very much at home: a country club, this one in the Sun Lakes "active adult" community.

Speaking to a standing-room only crowd, Romney discussed the universal health insurance plan he helped usher into Massachusetts. Dubbed "Romneycare" by his opponents to echo the much-maligned "Obamacare" plan, Romney insisted that his plan was very different from the Affordable Care Act (ACA).

"You're very wrong," Romney told an audience member who stated that the Massachusetts plan was similar to the ACA. The Massachusetts program, the candidate said, has an opt-out provision, didn't raise taxes, and doesn't cut Medicare.

Not really, Governor. They are so similar, even the Cato Institute told *Politico* they are "identical." (The Center for America's Progress agreed.)

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The Massachusetts opt-out provision brings with it a tax that those who opt out must pay. The tax tops out at about \$1100. Maybe one percent of all residents opt out. The money goes

to a state fund for uninsured persons. Low-income persons who earn up to 300 times the federal poverty rate also receive subsidies to help them buy into a health insurance plan.

Because of this allegedly terrible plan, more than 400,000 Massachusetts residents now have health insurance who did not before the law became effective in 2006.

The ACA, should it survive, also has an opt-out provision, sort of. Those who take that path will eventually pay a much lower tax penalty--\$800! Subsidies will be provided to persons with incomes up to *400 times* the federal poverty level.

So in a way, both plans raise taxes, but only on people who choose to not insure themselves. Let's be honest, the rest of us will have to pay for them one way or another so they might as well pay a small penalty.

ACA does call for cuts to Medicare Part C, known as Medicare Advantage. Medicare Advantage is widely regarded as a windfall for insurance companies. They who collect higher per-person costs from Medicare for providing more services than traditional, fee-for-service Medicare and tend to raise rates to beneficiaries more quickly than Medicare. According to the senior group Gray Panthers, some seniors may actually be better off in traditional Medicare.

Why Romney feels the need to bash a plan so obviously modeled on his own is beyond me. If he wants to stand out from the rest of that crowd, why not be bold and say, "Hey, I created a plan and it works. I can fix the President's plan." Clearly, the man doesn't like the specter of uninsured citizens--another position to use to stand out from the crowd. So why not trumpet his signature achievement?

Suggested by the author:

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