

The logo for LifeHealthPRO is displayed in white text on a dark blue rectangular background. The text "LifeHealthPRO" is centered and uses a sans-serif font, with "PRO" in all caps and a smaller font size than "LifeHealth".

## LifeHealthPRO

# The malady lingers on

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Michael Cannon of the Cato Institute points out that contrary to the law's supposed guarantees of access to care for people with expensive illnesses, the opposite is happening. "Obamacare itself is denying coverage to people with pre-existing conditions." He cites Pinal County, Arizona, where, at the time he was writing, there were no carriers writing exchange policies. (Blue Cross Blue Shield of Arizona came to the rescue after he went to press.)

According to Cannon, "Obamacare does not prevent insurance companies from denying you coverage, dropping your coverage, or watering down your coverage. It does not prevent insurers from limiting your coverage. It does not prevent discrimination against the sick." He continues, "All of these things happened in Pinal County — and not in spite of Obamacare, but because of it. Obamacare made covering anybody in the exchange prohibitively expensive, so insurers stopped covering anybody."

The policies that have been written have devolved into the expected death spiral. Young, healthy people aren't buying into the system to provide the subsidization needed to support sick people. When sick people are all that you have left in a pool, it is impossible to keep from sustaining significant, mounting, compound losses, which is exactly what the major carriers have recently reported.

Now there is renewed talk about government creating a so-called "public option" which would stuff its hand deeper into taxpayers' pockets while most likely driving private insurance out of the market. The parallels between a "public option" and the nearly extinct nonprofit health insurance cooperatives are striking.

We need a major reset. Whether it is the "Better Way" plan proposed by the House of Representatives and Speaker Paul Ryan or other market-based reforms, the cost of medical care itself must be addressed or those designs too will be doomed to failure. It is great that more people had coverage after ACA, but it is like being proud of putting more passengers on a sinking ship.

Another William, better known as "Willie," wrote a song titled, "Crazy." The lyrics say, "I know you'd love me as long as you wanted, then someday leave me for somebody new." It is past time for "somebody new."