



ObamaCare-what's already gone wrong

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Like the Yankees sputtering through the last few games of a season filled with injuries and frustration, ObamaCare is limping its way toward its official launch next Tuesday, dragging with it an ever larger trail of disappointments.

Supporters of the health-care overhaul can still celebrate the opening of 50 state exchanges next week, where individuals unable to otherwise find “affordable” insurance can shop for federally subsidized plans.

Oops, not 50 exchanges: Vermonters will be able to look at plans on their exchange in October, but they won't actually be able to buy them until November. Exchanges in Minnesota, Oregon and Utah also won't be fully functional either, and several other states are rushing to fix last-minute “glitches.”

So let's just say that next Tuesday, lots of states (including Connecticut, New York and New Jersey) will open their exchanges for business. But those exchanges may have some problems, too.

For example, the software that determines how much people actually have to pay for insurance can't actually calculate the price. Nor can the system verify your income or whether your employer offered you “affordable” coverage, so they'll have to just take your word about whether you're eligible for subsidies.

Plus, the security systems for the program's new data hub haven't actually been tested, so your personal data could be at risk. Hey, nothing's perfect.

Still, part of the law will almost start on time. Then again, a lot of its other provisions have had to be dropped or postponed.

Like the CLASS Act. This was the long-term-care insurance program included in ObamaCare as a special tribute to the late Sen. Edward Kennedy. Alas, as far back as 2011, the administration indefinitely delayed its implementation, and Congress repealed it in a bipartisan vote last year.

The Obama team itself postponed the Small Business Health Option Program until at least 2015. That program was designed to help small employers provide their workers with a choice of health plans. But in April the administration had to admit it couldn't provide those options.

Most significantly, of course, the administration has postponed until 2015 the law's employer mandate, the requirement that businesses with 50 or more employees provide their workers with health insurance or pay a fine.

But the law's *individual* mandate remains in effect, meaning workers may now face a situation where they'll be legally required to buy their own insurance or pay a penalty because their employers take advantage of the delay and don't provide coverage.

Even before the employer-mandate delay, the Congressional Budget Office estimated that as many as 11 million workers could be dumped by employers who choose to pay the penalty rather than the cost of insurance. Other estimates suggested it could be as high as 35 million. And with no employer penalty at all, expect even more employers to decide it makes sense to drop coverage.

Well, that's what those exchanges are there for, right?

Now, about the promise that if you like your current insurance plan, you can keep it: Sorry.

Just last month, more than 106,000 New Jerseyans now insured under what are known as "basic and essential" health plans learned that they'll likely lose their coverage, because these cheaper plans don't meet ObamaCare's mandates. Those Garden Staters will have to buy much more expensive insurance.

Well, at least they will be able to buy those expensive policies on an exchange.

Most other ObamaCare promises are also dead letters. We were once told it would provide universal coverage, ensuring every American has access to affordable health insurance. Nope: The Congressional Budget Office says more than 33 million Americans will still be uninsured by 2023. (And every time CBO revisits this issue, it raises its estimate.)

Also, premiums won't really go down by \$2,500 as the president once promised. While premiums will vary greatly from state to state, and subsidies will shift some costs from individuals to taxpayers, most Americans will likely pay more in premiums for ObamaCare plans than they do for their employee plans today.

Then there were all those times when the president assured us that ObamaCare was good for business and would create more jobs and economic growth. Uh-uh: Instead, we've seen employers shift workers from full-time to part-time jobs in order to avoid ObamaCare's new costs.

Last month, NBC News reported that "employers around the country, from fast-food franchises to colleges, have told [the network] that they will be cutting workers' hours below 30 a week because they can't afford to offer the health insurance mandated by the Affordable Care Act, also known as ObamaCare."

Joseph Hansen, president of the 1.2-million-member United Food and Commercial Workers, warns that ObamaCare will “destroy the foundation of the 40-hour work week that is the backbone of the middle class.”

All in all, as ObamaCare gets ready to start its rookie season, it’s not looking ready for the big leagues.