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Hinkle: Buyers' remorse on Obamacare

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Maybe congressional Republicans should quit trying to repeal Obamacare and let the president do it for them.

Republicans have now held 40 — or is it 41, or 42? better check your watch — votes to repeal the Affordable Care Act, and are squabbling over the best way to defund it. This is just unprecedented, say liberals who missed the 2007 Washington Post article, "Reid Backs Iraq War Funds Cutoff," and it proves Republicans have become obsessed.

Forty votes is indeed an awful lot. But it is only 10 more than the number of votes Congress has held on the DREAM Act. For some reason, holding 30 votes on a proposal is nothing remarkable, but holding 40 votes is bug-eyed overkill. Go figure.

The DREAM Act — letting those who were brought to America as children stay here — is a fine idea, and it finally seems to have gained enough traction to approach passage. But doing so has taken more than a decade: Sens. Dick Durbin and Orrin Hatch introduced the first iteration 12 years ago this month. The proposal's slow march toward acceptance, which proves Coolidge's adage that nothing can take the place of persistence, ought to encourage advocates of repealing the ACA. After all, at least people knew what was in the DREAM Act before voting on it.

As Nancy Pelosi pointed out, America had to pass the ACA to find out what is in it.

Now that we know, many Americans are experiencing buyers' remorse — notably the American in the Oval Office. President Obama already has delayed or diminished three key components of the law: the employer mandate, which requires businesses to provide insurance to workers or face a penalty; the requirement that those applying for subsidies to purchase insurance through state exchanges show proof of eligibility; and the caps on out-of-pocket insurance expenses such as copayments and deductibles. Nevertheless, the president said last week, "we're well on our way to fully implementing" the law. It must depend on what the meaning of "fully" is.

"If you don't have insurance," he went on, "beginning on October first, private plans will actually compete for your business." Beginning then? If they aren't doing so now, then why has the White House issued a report comparing future individual insurance premiums to current ones? "You can comparison shop in an online marketplace," Obama continued, "just like you would for cellphone plans or plane tickets."

Well, yes. People could do that before the ACA too, at sites such as <u>ehealthinsurance.com</u>. The president's statements are not exactly lies, but they are not exactly the truth, either.

Truth becomes the first casualty in war, and obviously Obama is far from the only one to have played fast and loose. The other day PolitiFact gave a "Pants on Fire" rating to a claim by House Majority Leader and Virginia Rep. Eric Cantor. He said that under Obamacare, "the IRS will have access to the American people's protected health care information." Not so. The IRS will demand proof of insurance only. That's akin to the difference between asking for your phone number and recording every one of your calls.

This doesn't mean your personal medical history will remain a closely guarded secret, though. As the Cato Institute's Michael Tanner explained recently, "if you are among the millions of Americans forced to purchase insurance through an exchange ... navigators will have access to such sensitive information as your Social Security number, date of birth, bank account number, place of employment, and medical history." What's more, those navigators — at least in the 34 federally run exchanges — will have a scant 20 hours of training, some of it online.

Administration officials have insisted the law "maintains strict privacy controls to safeguard personal information." That sounds comforting. Then again, it sounded comforting when Director of National Intelligence James Clapper was asked whether the NSA collects "any type of data at all" on millions of Americans and replied "No, sir." We all know how true that statement was now.

At the end of his address, Obama insisted health insurance "isn't a privilege — it is your right." He didn't mention the CBO estimate that despite the ACA's vast expansion of government intervention, 10 years from now 31 million Americans still won't have any health insurance. He simply vowed to "keep doing everything in my power to make sure this law works as it's supposed to." When he isn't doing everything in his power to delay or diminish it, that is.