

Is Obamacare Working?

The second enrollment period to sign up for coverage under the Affordable Care Act, more commonly known as Obamacare, recently kicked off – an occasion to some degree overshadowed by the <u>right-wing uproar</u> over reports that Jonathan Gruber, a key health care consultant to the White House, had attributed the legislation's initial passage back in 2010 to the "stupidity" of American voters. Indeed, the new health care law, one of the most controversial pieces of legislation to take effect during the Obama administration, has become a favorite target of Republicans and conservative media outlets, and its repeal was a common GOP rallying cry during the recent midterm elections.

But politics aside, is the new law actually working as intended?

Proponents of Obamacare point to such things as the roughly 10 million newly insured as well as the growth in the number of insurers offering plans through the law's health insurance exchanges this year, which should mean competition and choice go up and premiums are held in check. What's more, the much-maligned federal web portal, healthcare.gov, which had a disastrous debut in the initial enrollment period, now appears to be functioning somewhat more smoothly. An analysis carried out by a team of New York Times reporters in October found that the law "has largely succeed in delivering" on its main promises, including "reduc[ing] the number of Americans without health insurance" and (thanks to federal subsidies) "lower[ing] costs for most people." Notably, the majority of people who have purchased insurance through the exchanges reported being pleased with their coverage.

But there have also been reports that many of those insured under Obamacare will <u>face steep</u> <u>price increases</u> next year, unless they rigorously comparison shop during the current enrollment period. And some people who saw their <u>policies cancelled or premiums go up</u> as a result of the new law's coverage requirements are none too happy about it either.

Writing in the Washington Post, veteran political consultant Ed Rogers <u>decried</u> "the millions who lost the plans they liked" and "the painful experience of navigating the limited Obamacare networks to sign up for health care that costs more and provides less." Other critics, such as Michael Tanner, a senior fellow at the Cato Institute, have <u>taken issue with</u> whether the expansion in the numbers of insured, particularly for those on Medicaid, has had any meaningful impact on overall "quality of coverage." For Tanner, "[t]he real questions are whether the expansion is being done in a sustainable way, and what the impact will be on the vast majority of Americans who were insured, and relatively satisfied with their coverage, before Obamacare passed. ... Judged this way, Obamacare is – gasp! – still not working."

Meanwhile, though only <u>37 percent</u> of Americans approved of the law in a recent Gallup poll, public sentiment on the substance of the act appears more mixed. For instance, <u>exit surveys</u> taken during the midterm elections earlier this month showed that 46 percent of voters said "the law didn't go far enough or had it about right" compared to 48 percent who said it "went too far."

So is Obamacare working? Here's the Debate Club's take.