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Five Realities In Health-Care Debate

Michael Tanner

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It has only been a couple weeks since the Republican plan to (sort of) repeal and replace Obamacare was unveiled. And already the proposal has been savaged from both left and right, by most of the media, by various interest groups, and by virtually anyone else with an opinion.

This is a deeply flawed bill that perpetuates — and in some cases exacerbates — some of Obamacare’s worst flaws. Still, there are some important things to keep in mind.

1. There will be losers as well as winners. The Republican talking point that everyone will be better off under their proposal is silly and just gives opponents an easy target. Every piece of legislation creates winners and losers. Obamacare did. There were far more losers than winners, but some of those who won under Obamacare will be losers under the Republican plan. They will receive lower subsidies, have to pay more for insurance, or be forced to switch to less inclusive plans.

2. There will be more winners than losers. The media coverage of the Congressional Budget Office’s report has focused on the reduction in insurance coverage. But the report also showed that premiums would be lower under the GOP plan starting in 2020, about 10 percent lower by 2026. The Republican plan would also give millions of Americans more choice of insurance plans. Nor should we ignore more than \$1 trillion in tax cuts, many for the middle class, or the \$337 billion reduction in deficits over the next 10 years.

3. Media reports have focused on CBO’s conclusion that there would be 14 million fewer insured Americans next year under the GOP replacement plan, and as many as 25 million fewer by 2027. Those numbers are badly misleading. Much of the projected decline stems from CBO’s belief that, without the individual mandate, many people would choose not to buy insurance. That’s not “taking their insurance away,” it is treating people like adults.

4. Of the 25 million fewer insured, 14 million would come from a reduction in Medicaid enrollment. That may sound alarming, but Medicaid was not only fiscally unsustainable in its current form, it provided barely minimal care. Reforming Medicaid in a way that encourages states to innovate and focus more on the most vulnerable can only benefit those most in need.

5. Obamacare was teetering on the edge of collapse. When Democrats point out someone who would lose their insurance under the GOP replacement, we should ask what would happen to that person when — not if — Obamacare spirals into oblivion.

If we should have learned anything about politics by now, it is that taking benefits away once they've been given is tough to do. That's true no matter how lousy or unsustainable those benefits may be. Repealing and replacing Obamacare was never going to be easy. But so far, Republicans are making it even harder than it needs to be.

Michael Tanner is a senior fellow at the Cato Institute (cato.org) in Washington. A longer version of this article appeared in National Review (Online).