



## Tester, Rehberg take opposing sides on health care reform

By **Dustin Hurst** | May 25, 2012

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Democratic **U.S. Sen. Jon Tester**, a first-term incumbent, supported **President Barack Obama's Patient Protection and Affordable Care Act**, otherwise known as the national health-care law.

**U.S. House Rep. Denny Rehberg**, Tester's Republican foe, not only opposed the law, but he is working to repeal it, defund it or otherwise block its implementation.

The health care law, sure to be a major talking point of both campaigns this year, purports to improve medical coverage by providing subsidies to help low-income Americans buy health coverage. It also provides money to set up state-based online insurance marketplaces, known as exchanges, that proponents believe will ease insurance purchasing decisions.

The law will expand **Medicaid** eligibility and is expected to add between 60,000 and 80,000 Montanans to the program. It also prevents insurance companies from denying coverage for pre-existing conditions.

Tester stands by his health reform vote. He told **The Missoulian** in a [May 12 interview](#) he believes the law moves the country away from a “broken system,” but suggests the plan didn’t go far enough to address ever-rising health-care costs.

Some of the law’s provisions are pricey. Insurance subsidies are expected to cost at least \$350 billion between 2010 and 2019, according to the **Kaiser Family Foundation**, a health reform information news source.

The Kaiser Foundation also reports that the federal government has allocated more than [\\$830 million](#) to exchanges as of March 2012.

Rehberg, conversely, is a staunch opponent of most of the law’s provisions, though he admits it does some good.

In an email to **Watchdog**, Rehberg, via spokesman **Jed Link**, said the country would be better off repealing the law and pursuing “common sense” changes likely found in any Republican’s policy playbook: reforming medical malpractice, strengthening health savings accounts, allowing consumers to buy health insurance across state lines and permitting small businesses to team up to purchase group coverage.

In short, Rehberg says, the changes would lower costs and increase competition, thereby allowing more of Montana’s 160,000 uninsured residents to get coverage.

The Republican congressman sees some positives in the health-care law, including closure of Medicare’s so-called “doughnut hole,” a funding gap that made it more expensive for some senior citizens to buy prescription drugs.

The congressman didn’t comment on some of the law’s more popular aspects, including preventing insurance companies from denying coverage based on pre-existing conditions and allowing young adults to remain on their parents’ health insurance until age 26.

Rehberg’s ideas, much like the Tester-supported health reform law, are controversial.

For example, congressional Democrats, [such as California U.S. Rep. Henry Waxman](#), of **District 30**, say allowing consumers to buy insurance across state lines is a race to the bottom that would enable insurance companies to offer coverage with fewer protections.

**Phil Galewitz**, a policy writer for **Kaiser Health News**, the Kaiser Family Foundation's news arm, suggests there is concern that the practice would worsen the country's insurance situation.

"If insurers can sell beyond state lines, the concern is that consumers would be attracted to the least comprehensive policies because they'd be cheapest," Galewitz wrote in a February 2010 policy primer.

**Michael Cannon**, director of health policy studies of the **Cato Institute**, a libertarian think tank, argues that states would have nothing to gain from offering inferior products.

"Purchasers will avoid states whose regulations prove inadequate, and ultimately, so will insurers," Cannon wrote in Cato's policymakers handbook.

Rehberg's shot to implement his ideas could come through two avenues: a Republican sweep of the **White House** and **U.S. Senate** while maintaining its hold on the **U.S. House** in November or, more likely, through the **U.S. Supreme Court** agreeing with 26 states that part or all of the law is unconstitutional when it rules on the case in June.