

## No, Trump didn't cause Obamacare to fail

Stephen Moore

May 28, 2017

It's finally official. Obamacare is a public policy flop of epic proportions. That's the only possible conclusion from the Blue Cross Blue Shield of Kansas City announcement last week that it will drop out of many markets in Kansas and Missouri. The firm lost \$100 million under the Obamacare insurance exchanges from 2014-16. This is another body blow to the government-insurance system Barack Obama created in 2010. Blue Cross is one of the biggest health insurers in the nation and now 25 more counties in these states will have no insurer left.

Nearly every news outlet buried this alarming story and instead shouted in headlines across the country: "23 Million More Uninsured Under GOP Plan." This was based on the Congressional Budget Office estimated of the impact of the House repeal and replace plan.

Those are troubling numbers for sure, but misleading given the Blue Cross news. If we stay with Obamacare, within a few years tens of millions will have no insurance at all that is even remotely affordable. Aetna, Humana, and other major insurers in just recent months have fled Obamacare. The Titanic has hit the iceberg and it is rapidly sinking, yet the left and the media keep fiddling on the deck. They act as though this can be fixed with "minor reforms," but there aren't enough bandages in America to stitch this back together.

Even more absurd is the idea that President Donald Trump and the Republicans are the ones responsible for the insurers' leaving and the skyrocketing premiums. If you want a bellyaching laugh, here is a lead story from The New York Times last week: Insurers complain that "the Trump administration and Congress are rattling the markets. The administration's refusal to guarantee payment of subsidies to health insurance companies, the murky outlook for the Affordable Care Act in Congress and doubts about enforcement of the mandate for most people to have insurance are driving up insurance prices for 2018, insurers say in rate requests filed with state officials."

Stop the presses: What a shock that the insurers say they want more handouts from the government. Mr. Trump is supposedly the villain because he won't force families to buy insurance that they can't possibly afford given the massive premium hikes that Mr. Obama promised would never happen. This is rich.

Then the show stopper from the Times: “Opponents of President Barack Obama’s signature legislative achievement have made what may be a self-fulfilling prophecy: They repeatedly forecast the collapse of the health law, and then push it along.”

Now let’s get serious. BCBS Kansas is leaving the market because they lost tens of millions of dollars two and three years ago — long before anyone even imagined Mr. Trump running for president. The death spiral in the insurance market predates the arrival of Donald Trump by months and years. The Wall Street Journal, Heritage Foundation, Cato Institute and others predicted this exact collapse of the insurance market from the day the bill was enacted seven years ago. Mr. Trump isn’t the one who caused the recent nationwide 25 percent increase in premiums.

It is true that many of the insurers say one reason they are leaving the exchanges is because of “uncertainty” about what will happen with the insurance market next year. But Hillary Clinton would have been facing the same crisis. It is the height of anti-Trump derangement to say that Mr. Trump caused that uncertainty. How in the world can you blame the growth of a cancerous tumor on the doctor who is brought in to treat it?

We just had a historic election that was nothing if not a national referendum on Obamacare. Mr. Trump and every Republican running for Congress made it unambiguously clear that if elected, they would repeal the law and the voters went to the ballot box and told Washington: get rid of it. It is true Republicans have to do a much, much better job explaining their replacement plan and provide Americans with better and cheaper options.

But liberals have to get over themselves and acknowledge that Obamacare is long beyond fixable. Cynthia Cox of the Kaiser Family Foundation, a supporter of Obamacare glumly told Business Insider last week after the BCBS retreat from the exchange markets: “If the Blue Cross Blue Shield plans or Anthem pull out of the exchanges, then that would be a serious problem for many parts of the country Whenever there is one insurance company right now, it almost always is either a Blue Cross Blue Shield or Anthem plan. It goes to show how much the exchanges rely on those plans.”

Those plans won’t be viable much longer. Here’s a prediction: by the end of the year we could have nearly half the country without insurers if this spiral continues. What we have here is the domestic policy equivalent to the Bay of Pigs.

And make no mistake about it: This calamity is Mr. Obama’s legacy, not Mr. Trump’s.