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Durbin: Of course premiums will still go up with ObamaCare

posted at 12:55 pm on March 10, 2010 by Ed Morrissey

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Not exactly a shocker, but Dick Durbin gives the nuanced explanation that they're looking to *slow down the rate* of increases, not stop increases altogether. Unfortunately, that misrepresents [what the CBO has already said](#) about premiums under ObamaCare — and ignores what has already happened to premiums without it:



The truth is that premiums have gone up in part because of government intervention, not despite of it. Further government intervention will make the problem worse — and [the CBO agreed in November](#). While some would see a price decrease, it would only be those who don't currently have insurance:

Individual insurance premiums would increase by an average of 10 percent or more, according to an analysis of the Senate healthcare bill.

The long-awaited report by the Congressional Budget Office (CBO) and the Joint Committee on Taxation (JCT) also concluded that subsidies provided by the legislation would make coverage cheaper for those who qualify. ...

Though Republicans will seize on the projections that insurance premiums for individuals would increase, Democrats will highlight the conclusion that the legislation would lower premiums by 56 to 59 percent for those individuals who would receive subsidies to buy insurance on the exchange created by the legislation. Of those who participate in the exchange, 57 percent would be eligible for subsidies. The subsidy would cover about two-thirds of their premiums, the report says.

This exchange, open to individuals and small-business employees, would provide coverage to **just 17 percent of the marketplace**, the report notes.

Meanwhile, Alan Reynolds at [Cato](#) looked last week at government data on medical premiums, and found out that the market has already reduced their costs (via [Newsalert](#)):

If President Obama really wanted to find out how quickly typical health insurance premiums have been increasing, he could have a staffer call the Bureau of Labor Statistics and ask for Table 3A of the “Consumer Price Index Detailed Report Tables Annual Averages 2009.” It turns out the consumer price index for health insurance premiums **fell** by 3.2% in 2009.

Maybe Durbin should pay more attention to the data, too.

Update: [Tom Elia](#) wonders whether anyone’s trying to keep stories straight any more:

[Durbin Admits Premiums Will Go Up If Health Care Bill Is Passed](#)

Sen. Dick Durbin, March 10, 2010: “Anyone who would stand before you and say ‘well, if you pass health care reform next year’s health care premiums are going down,’ I don’t think is telling the truth. I think it is likely they would go up.”

[Obama Says Health Premiums Will Go Down](#)

President Obama, March 8, 2010: “Our cost-cutting measures mirror most of the proposals in the current Senate bill, which reduces most people’s premiums.”

Update II: [Moe Lane](#) says that Durbin’s message to Obama is, “You lie!”

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