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Back to Baucus: Marginally Less Awful

By [John LaPlante](#)

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Reviews roll in for the Baucus version of health reform, released yesterday.

[Michael F. Cannon](#) of the Cato Institute divides the outline into good, bad, and ugly. The good is that the plan one cheer for taking a step towards regional or national sales of health insurance and calling for co-ops rather than an outright government corporation that sells insurance. The bad is composed of Medicaid expansion, cuts to Medicare Advantage, and an employer mandate. The ugly includes a "heavily punitive individual mandate" and new regulations that may--the language of the outline is unclear--require changes to what people already have in insurance. (So much for "if you like your insurance you can keep it.").

[Linda Halderman](#), MD, points to some perverse incentives in the measure:

Forcing individuals to buy coverage regardless of its cost would be made simpler, he claimed, by another provision of the plan: no insurance company could offer lower premiums to applicants with good health (*Rating Rules in the Individual Market*, page 4). For example, a healthy woman who exercises regularly and doesn't abuse drugs could not pay less for the same plan offered to a morbidly obese, sedentary man with liver disease from chronic alcohol use.

The editors of National Review call it "[marginally less awful](#) that the bills produced by the other committees." "Perhaps the worst element of the Baucus package," they say, "is the Medicare Commission", which "would hasten the march down the price-control road that leads inevitably to government-enforced rationing of health care."re

The Wall Street Journal editorial says "The political irony here is rich. If liberal health-care reform is going to make people better off, why does it require '[a very harsh, stiff penalty](#)' to make everyone buy it? That's what Senator Obama called it in his Presidential campaign when he *opposed* the individual mandate supported by Hillary Clinton."

The Heritage Foundation says "While it drops explicit endorsement of a public option, the legislation creates a CO-OP which is literally [an acronym for a new federal program](#) -- not the empowerment of existing co-ops -- and it is in reality a thinly disguised public option."

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