

ObamaCare's Victims Need Relief Now

More than 1,000 counties have only a single insurer. Doug Lake lives in one—and rates are going up 43%.

By Thomas E. Price

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America faces an urgent crisis in its health-care system. Costs are skyrocketing and choices are disappearing on the individual and small-group markets. Many people now confront the real challenge of having no choice in their health coverage.

One of them is Doug Lake, an Iowa radiologist who came to the White House last week to share his story. His daughter, who suffers from a rare cardiac condition, is covered by an insurer that plans to pull out of ObamaCare's exchange in their state next year. Only one insurer remains in their county, and that company has requested a 43% increase in premiums.

The situation is even worse elsewhere. As of this week, 49 counties across the country do not have a single insurer offering plans on the exchanges next year.

This year more than 1,000 counties had only one insurer in the ObamaCare market, meaning millions of Americans had no meaningful choice. Meanwhile, the insurers that did stay in the market increased premiums for their midlevel plans by an average of 25%. Premiums on the individual market are up about \$3,000 since ObamaCare was implemented. Think about what else that money could buy!

It is too early to know how much premiums will rise next year, but reports so far indicate that double-digit increases again will be the norm.

These are not simply numbers on a page: They represent real people with real stories, facing real health-care and financial crises.

Commented [1]: Could it be the administration actively sabotaging the private health insurance markets while Congressional Republicans propose slashing Medicaid to the bone? While there are problems with insurance markets in some areas, cutting Medicaid by hundreds of billions of dollars will do nothing to help fix markets; will only cause millions on Medicaid to lose care.

Commented [2]: Health insurers have been quite clear why rates are going up in many states -- it's because the administration is undermining the markets and threatening to withhold payments that help Americans of modest incomes afford insurance.

Commented [3]: Everybody should have enormous sympathy for Doug and his daughter and people in similar predicaments, and Democrats are eager to work on a bipartisan basis to make the insurance markets more competitive. The Senate Republican plan, however, makes health insurance far more expensive for people like Doug's daughter who have rare and costly medical conditions. They can't afford to opt for skimpy insurance plans that only cover catastrophic injuries and come with sky high deductibles. The Senate Republican plan forces people into those plans and raises the cost of higher-quality alternatives.

Commented [4]: My message is, let's work together to fix it. Doug and his daughter clearly need help -- as do many others -- and the marketplace needs some juice. But the answer is not the Republican plan to kick 22 million people off their coverage and raise costs for families like Doug's who need regular, sustained health care.

Commented [5]: The Senate Republican plan would do nothing to solve this problem.

Commented [6]: The Senate Republican plan relies on a sleight of hand to make premiums look lower. It makes health coverage too expensive for millions of Americans who live in or near poverty, removing them from the insurance risk pool. Next, it lowers the value of middle-class tax benefits for health care by tying them to low-value, high-deductible insurance plans. In short, it pushes people into bargain-basement insurance. People who NEED high-quality, comprehensive insurance -- older Americans, people with pre-existing conditions -- will find their premiums going through the roof under the Republican plan.

Commented [7]: Again, the administration has the power to stop this. It only needs to quit sabotaging the markets, and Democrats are willing and eager to find ways to inject more competition into the system.

Dudley Bostic, a pharmacy owner in Tennessee, can no longer afford to provide health insurance for her employees because of ObamaCare's mandates. Candace Fowler, a Missouri homemaker who was recently diagnosed with a serious neurological condition, lives in a county where there are slated to be no insurers selling ObamaCare plans next year. Tommie McClain, a student in Clinton, Mo., who suffers from chronic migraines, faces the possibility of zero choices in his county, too.

The good news is that Congress has the chance to help Doug, Dudley, Candace, Tommie and the millions of other Americans suffering under this law by undoing the damage done by ObamaCare and fulfilling the promises President Trump has made.

The bill recently introduced in the Senate would get rid of the individual mandate, which in 2015 alone caused 6.5 million Americans to pay \$3 billion in penalties to the IRS because they did not want or could not afford a government-dictated health plan. It would directly repeal some of ObamaCare's most costly regulations while giving states flexibility to waive others if they develop innovative ways to provide coverage and bring down costs.

The Senate's plan also would repeal hundreds of billions of dollars in onerous taxes. It would put Medicaid on a sustainable spending path and give states a real chance to reform the program to make it work for the people who rely on it.

The Trump administration, recognizing the need for urgent action, began offering Americans relief from ObamaCare starting in February. The Department of Health and Human Services has reviewed thousands of pages of ObamaCare rules and taken more than a dozen distinct actions, with additional positive steps in the works.

But administrative action is constrained by the failed law Americans all live under. If Congress acts this summer, the Trump administration will have significantly expanded ability to offer relief, and the country will have taken a huge step toward truly patient-centered health care.

Under ObamaCare, insurers are either running for the exit doors or proposing huge premium increases. Americans instead deserve a market where companies clamor to offer competitive plans to as many customers as they can. That is what Congress has the chance to make possible, and it can't come a day too soon.

Mr. Price is secretary of health and human services.

Commented [8]: Again, everybody has sympathy for people in these circumstances. But these are exactly the kinds of individuals who come out on the losing end of the Republican plan, which sends costs into the stratosphere for low- and middle-income Americans who require high-quality insurance coverage because they regularly see doctors and specialists for pre-existing conditions.

Commented [9]: In place of the individual mandate, the Senate Republican bill would give insurance companies six months to run out the clock on sick patients whose coverage lapsed for a certain period of time, no matter the reason.

Commented [10]: The Affordable Care Act laid out basic protections for health insurance in the private market so that nobody found themselves stuck with a plan that didn't cover the care they actually need. The "flexibility" in the Republican proposal is actually a green light for states to eliminate those basic protections.

Commented [11]: A massive tax break for the fortunate few and wealthy corporations, paid for by slashing Medicaid and cutting middle class tax benefits.

Commented [12]: Medicaid would be slashed so deeply by the Republican plan, states will be forced to cut access to benefits people rely on: nursing home care for seniors, treatment for people with disabilities, special education programs for kids. They could all be cut back.

Commented [13]: Actually, the sabotage began on day one of this presidency with an executive order destabilizing the private insurance market, and it hasn't stopped since.

Commented [14]: A plan to kick 22 million Americans off their coverage, and raise costs for seniors, kids and working families and push millions of others into high-deductible, low-value insurance plans does not amount to "patient-centered health care."

Commented [15]: Once again, the administration is relying on a wild misrepresentation of what the Republican plan would actually mean for Americans.