

GOP needs to act fast on Obamacare:

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(Photo: J. Scott Applewhite, AP)



Republicans have campaigned against Obamacare since its passage. Democrats, struggling to defend it, have lost seats, statehouses, and now the White House. It has been a toxic issue for the left, as twice as many people say they have been hurt by the law as helped. Far too many Americans have lost their plans and their doctors, only to be faced with fewer, more expensive choices. Now Republicans control the levers of power in Washington — and they need to deliver immediate relief to the law’s victims.

Unfortunately, all indications are that Congress intends to follow the template of the [partial repeal bill](#) vetoed by President Obama in 2015. That template would do some good things: it would end funding for the Medicaid expansion and the exchanges where some Americans now buy individual insurance policies. It would end the law’s tax increases, and it would effectively repeal the employer and individual mandates by zeroing out the penalty tax on the uninsured. However, it would also leave in place the law’s heavy handed insurance regulations, including requiring all policies to provide many kinds of coverage people left to their own devices might not want or choose to buy, and which are primarily responsible for the lack of choices and soaring premiums many Americans face.

If Republicans rush to repeal parts of Obamacare without a strategy to provide immediate relief to its victims, the ongoing collapse of insurance markets will continue. Democrats and their media allies would focus on shifting political responsibility for Obamacare’s failures to the repeal bill and the end of the subsidies on which insurance companies relied to write these policies. Republicans would face a rearguard PR battle to avoid “owning” a still-broken healthcare system, while Democrats would have little incentive to come to the table on a “replace” bill. Conservatives make a mistake if they assume Americans went to the voting booth with a specific desire to see the 2015 partial repeal bill passed. In fact, Trump and GOP majorities were elected to solve a problem — making quality, affordable healthcare more than an empty slogan — and now the GOP needs to deliver. And deliver immediately, not two or three years in the future, as Congress is [presently planning](#).

[Kevin Brady: Our GOP plan to replace Obamacare;](#)
[Trump is keeping too much of Obamacare: Christian Schneider](#)

Americans do not want to be driven to bankruptcy by medical bills, nor do they want to pay health insurance premiums as high as a mortgage payment. They don’t want to wait years for relief. They do not want to see other Americans left without coverage because of a pre-existing condition, nor do they want to be forced to buy coverage they don’t want or need.

There are two large obstacles to getting relief that is complete and timely. First, legislators' hearts are not in it — Democrats oppose it, and Republicans look at the political challenges of legislation that doesn't affect them and are slow-walking a solution. Second, the [shocking premium increases](#) and the regulations driving them are thought to be baked in for years, and insurance companies would face huge penalties for offering anything else. We offer a Trumpian solution to both problems.

First: Use an executive order to immediately undo the congressional exemption from Obamacare: This illegal circumvention of the law was brought to us by the Obama administration via the [Office of Personnel Management](#) (OPM) when Congress realized the law that was good enough for the rest of America would cause members of Congress and their staff to lose their own employer (i.e. taxpayer) provided coverage, and force them to pay their own way in the exchanges. The OPM rule instead forced taxpayers to pay after Congress fraudulently attested to the D.C. Health Benefit and Exchange Authority that the House and Senate were small businesses with [fewer than 50 employees each](#).

Why does this matter? There is nothing as motivating as skin in the game, and without the protection of the illegal OPM rule, Congress' members and staffers paying their own way in the Obamacare exchanges would be miraculously motivated to rapidly solve the problems crippling these markets. And every bit as important, as this would bite on both sides of the aisle, the climb to 60 Senate votes would immediately look a lot less steep. Second, create a viable and vibrant parallel insurance market immediately, permitting people who want insurance to buy any state-legal insurance they want.

[Obamacare's shocking premium hikes: Mastio & Lawrence](#)

This could be accomplished by zeroing out penalties for selling non-compliant plans (aka, the plans people actually want, not the ones designed by bureaucrats in Washington) by adding language to the repeal bill that is similar to that used to eliminate penalties for violating the individual and employer mandates. That would give Trump a strong basis to extend Obama's "keep your plan" fix to waive Obamacare's regulations not just for renewals but for new enrollees as well, allowing states to create Obamacare-exempt individual insurance markets. States that wanted to allow their citizens an insurance market with real choices could reap the benefit of lower premiums. And states that didn't play along would bear the political responsibility for restricting the options of their constituents. Similarly, as part of making sure no one else gets hurt by this law, or by the transition to a better way, lawmakers need to couple repeal of Obamacare with solutions that address the problem of pre-existing conditions and affordable coverage for those who truly need help. The best way to do this is also at the state level, by adding federal grants to fund high-risk pools to the repeal bill, and conditioning these grants to states on their allowing these plans people actually want in the insurance marketplace. That would encourage participation, even in states that typically favor regulation or that are politically led by those sympathetic to Obamacare.

Americans know they do not like Obamacare. They may not understand the inside baseball of how the law was passed or how it might be repealed. Many of them likely do not care. What they do care about is whether the new leadership is going to address the problem with smart, real, time-sensitive solutions that offer relief from a misguided law. Republicans have the chance to do that, faster and more effectively than is presently being discussed. That is how we have meaningful improvement that will have a real and positive impact on Americans lives — and create the leverage to bring Democrats to the table on broader reform.

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Obamacare Worst Legislation in History

Ken Scott, submitted to the Montgomery Advertiser; 8 January 2017

*Written prior to the article above.

Okay, let's dispense with the rhetoric. I am no longer interested in anything anyone has to say about Obamacare as it is one of the most despicable legislative acts in history. Here's the truth.

It does not protect our right to a doctor or a health plan. Its forced payment if you opt out is nothing short of Socialism 101. Its rates are ridiculous and the deductibles are felonious. Very few provisions are worth a crap.

I'd like to know why those who love it are so pleased with it. Is it because its cost to them is minimal? If so, why is it not minimal to all who need it as promised? What proof do I offer? The direct recipients of this fiasco, that's who.

The Chuck Schumer and Nancy Pelosi show is so ridiculous that I've stopped watching low ratings sitcoms. They are responsible for this health care mess forced on the American people. Yet they blame everyone but themselves. I hold them in nothing but contempt; I have more respect for a porta-potty than these two.

And who is paying for this debacle? The middle class, again! Here's a solution: for everyone who voted for this piece of junk, make them work to pay for it by manual labor. If it takes them from now to the Rapture, confiscate their salaries, perks, and force them to live under Obamacare.

Ken Scott

Montgomery

- If you are looking for an apology on this, you can stop holding your breath—you're going to faint! Or in the vernacular, you can...well, I'll stop right there as I think you'll figure this out.