
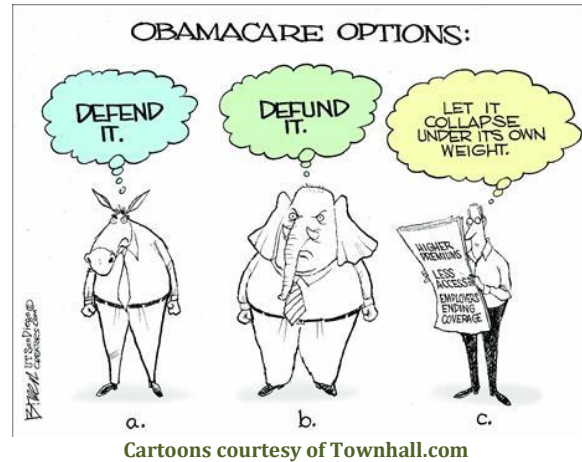


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 **OBAMACARE:**
**The Congressional debate
is now a desperate
fight between
belief and principle
vs.
selfish pride
and saving face!**

Stephen L. Bakke  September 28, 2013



[You will find a realistic approach to health care reform by clicking [Here](#) for a link to my earlier report:
A PATH TO HEALTH CARE REFORM! - Replacing ObamaCare!]

I don't know where you personally are going with this idea SB, but without telling you what to think or write, let me just say this: if Obama feels he can change the nature of legislation through unilateral executive action (I refer to the many waivers and the corporate mandate delay), how can he and his minions suggest that for Congress to do so is somehow outside of appropriate governance. I must insist he is incredibly wrong and misguided! - Stefano Bachovich - obscure curmudgeon and wise political pundit - a prolific purveyor of opinions on just about everything - my primary "go to guy."

Numerous times during the last few days I have squared my chair around to my desk and computer, retrieved the fledging draft for this report, placed my anxious and uncertain fingers on the keypad, and backed away. THIS IS A TOUGH ONE! Now, as I actually peck at the keys, with a goal of publishing this report in just two days, I don't yet know what my opinion and final conclusions will be as to the proper strategy for Republicans and ObamaCare! Really! This is a first for me - I'm usually much more certain and decisive than this. Such is the difficult nature of this debate! (.....two hours later and still struggling! two days moor and I still feel like a "deer in the headlights.")

But now I've decided to take stock of the situation. "Let's put this in context" sez I.

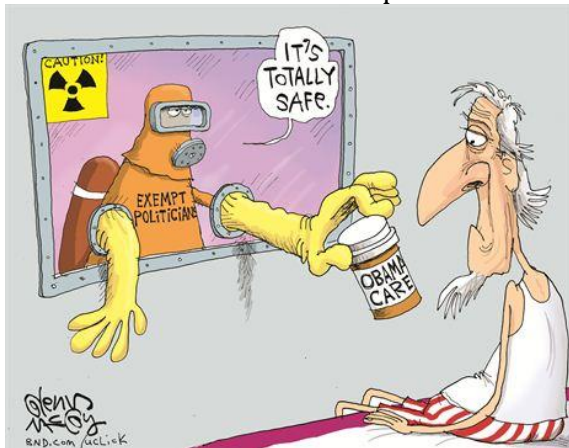
In the interest of full disclosure!

First, let me repeat that I am solidly behind the need for comprehensive reform of our health care insurance and payment system! Second, I am passionately opposed to ObamaCare as a means to that end. Many of the stated goals of reform I agree with: portability, insurance competition, revise treatment of preexisting conditions, limited means-based credit, etc. - BUT ObamaCare won't achieve either universal coverage, or cheaper services. In fact, I believe it will move us in the wrong direction while causing serious economic damage to our country!

Carve-outs and waivers; O-Care keeps stumbling and falling; Disrupted coverage and worse!

It's not working folks!!! :

- Dozens of labor unions have been granted waivers and accommodations.
- In total, there have been approximately 1200 waivers granted re: delay or exemptions.
- 41 of 82 ObamaCare provisions have been delayed.
- Purchasing through exchanges will be incredibly complex, and many of the exchanges are not ready to operate effectively – witness Washington DC and Colorado as just 2 examples.
- Government employees, in particular the IRS and Congress, have been told **their health care insurance will be subsidized to keep the cost down!** It's good enough for the “great unwashed masses” but not elite government employees!
- The **corporate mandate was delayed at least a year** by the Obama administration's executive order.
- HHS Secretary Katherine Sebelius announced her department could not implement the long-term care component of ObamaCare. Financially, she said, it was simply not workable. This is frequently referred to as the “Class Act” – many of us predicted this outcome. [The Class Act was inserted into the original legislation with bogus assumptions, thereby reducing the original net cost prediction for the reform. Devious??? – YES – so sez sb]
- Sebelius announced that she was postponing a program designed to allow small businesses to offer more than one plan for their workers.



- More than half of the states have declined to set up a “health insurance exchange” under the burdensome terms and conditions of the law, leaving it to Washington to do it for them.
- More and more major labor unions are realizing that this means inferior coverage for their members, when comparing to their current “Cadillac plans.” They are squawking loudly!

- At many U.S. companies, organizations, and governmental units, coverage was disrupted or changed. Some employees' hours were cut to part time, and layoffs were announced.
- Examples of “disruptions or changes”: Trader Joe's, Home Depot, Cleveland Clinic, Walgreens, Emory Health Care Company, New England Motor Freight, Wal-Mart, Land's End, Regal Entertainment, Consol Energy, Murray Energy, Dana Holdings Corporation, dozens of colleges and universities, and many more. (On September 9, 2013, Investor's Business Daily compiled and published a list of 258 companies “that have shed work hours, jobs or taken other steps to avoid costs” of ObamaCare.)
- Physician selection is being narrowed in many jurisdictions – and reluctantly reported on in papers like the NY Times and Washington Post. They announce it with a whisper.

- There are problems getting younger people to sign up – these are the ones needed to subsidize older citizens with their higher premiums – but many will choose to be “fined/taxed” rather than pay the “full fair.”
- The “medical device tax” was suspect from the beginning by members of both parties in Congress. I’m convinced it was just one more thing that was “cooked up” in a desperate attempt at artificially reducing the net costs reported by the Congressional Budget Office “scoring” procedure.
- The “medical device tax” stifles innovation and incentives to keep our medical technology the best in the world! It has already been documented that this has caused exporting of jobs. The tax has cost over 10,000 industry jobs! There is significant bipartisan pressure to change these provisions!
- ObamaCare has financial incentives to drop employees built right into the rules! Can you believe it? An insurance plan for a single employee costs thousands of dollars! The penalty for dropping the plan is only \$2,000 for that employee! Why wouldn’t employees be dropped if the employer saves that much money? This is what was intended! I challenge you to convince me that it wasn’t done on purpose!

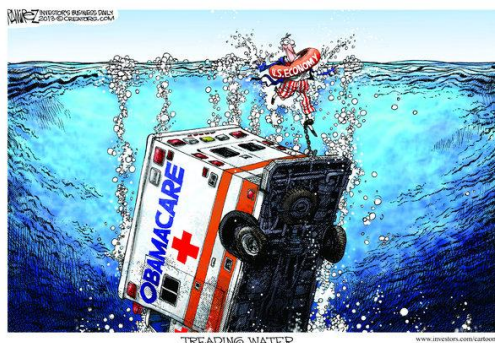


- Remember “pre-existing conditions”? As I understand it, “high-risk” pools are being set up to fund costs of adding persons with pre-existing conditions to the insurance roles. In spite of being projected to cover up to 700,000 individuals, only about 110,000 have enrolled so far. But (get this!), while being way under-subscribed, these funds are running out of money and the Administration had to halt new enrollment. Go figure! Why are government cost estimates always GROSSLY understated?

- After all is said and done, and the facts accurately expressed, ObamaCare truly is an unpopular law among the people of this country!

Cost measurements and representations disingenuous! It’s not cheaper!!

Obama is constantly talking about examples of citizens who will benefit from cost savings. Yes, there are some examples of this. But costs are going up for most. And even then, remember that the advertised “cost of policies” being is NET of the subsidies available to families earning up to several times the poverty level. Those subsidies ALSO are societal costs for health care. And those advertised costs don’t include additional government employees being hired to administer and regulate ObamaCare.



ALL costs must be included when measuring our society's burden of health care costs. The true costs of ObamaCare includes not only the net costs for coverage and co-pays that are paid by insureds, but also ALL related direct costs to the society which are paid through income taxes and Medicare and Medicaid contributions, and True costs are NOT being truthfully disclosed – NOT EVEN CLOSE!

Set aside the impact on jobs, forget about the choking level of bureaucratic red-tape, ignore the financial impact on the young, don't look at the class warfare that's going on, and close your eyes to the damage being done to our health care system! Step away from those things for a moment and just focus on the fact that ObamaCare's COST is nothing even close to the estimates used when "selling" the legislation. Actual costs will be in a different magnitude than the estimates and will be crushing to the economy of the U.S. If ObamaCare continues, some of the blessings of the United States will be taken down a few notches! – Stefano Bachovich – obscure curmudgeon and wise political pundit – a prolific purveyor of opinions on just about everything – my primary "go to guy."

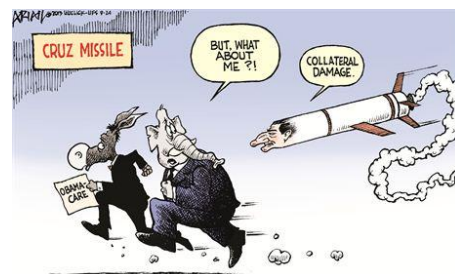
The Cruz "Cruzade"!



Just the other day, your CSPAN Warrior listened to quite a bit of what the "filibustering" Ted Cruz was saying over his 20+ hour marathon floor speech. Love him or hate him, folks, he captured the imagination of a vast majority of conservatives I am following on social media. And what I think is most important and impressive is that **HE DROVE THE CONVERSATION ON ALL THE NEWS SHOWS AND THE 24/7 NEWS NETWORKS FOR ALMOST 24 HOURS!**

I think Cruz did it capably and effectively! He's good, even while being pushy to his brethren in the Senate – but they'll get over it! Did it make a difference? Of course! Did he and his closest supporters actually think they could defund ObamaCare with that effort? I really doubt it! **Did it affect the outcome down the road? I'm confident it did – in the long run!**

To all those pointing fingers and promoting name calling among republicans in Washington I say: HUSH UP! That goes for both sides of the republican opposition to ObamaCare i.e. Cruz's republican friends and enemies! Politely disagree, and publicly debate but don't get so nasty!



I think I'm following your logic, SB. You have concluded that with all that has gone wrong with ObamaCare since it's passage, it would be wrong not to exhibit strong objection, even to the extent chosen by Senator Cruz. I get it! But I'm not sure I agree with you that he has chosen the right path, albeit a most honorable one. – Stefano Bachovich – obscure curmudgeon and wise political pundit – a prolific purveyor of opinions on just about everything – my primary "go to guy."

Now what?! Is that progress I see?

Great progress inside the House of Representatives: I think Boehner and the most conservative (not just T-Partiers) decided to proceed in a direction essentially similar to my preferred approach. **I am immensely disappointed they didn't mandate that all government employees be subject to the same ObamaCare legislation that applies to the general public! I would also have included a provision to set up a temporary risk pool for individuals who were being adversely affected by this prudent delay.**

The republican solution is reasonable and one which is really the right one, given that the President rules the puppet-like U.S. Senate. **Republicans want to fully fund the government to the level that the Senate approved, except that it made two popular and constructive changes.** The House of Representatives has attached two amendments to the bill and sent it back to the Senate: 1) delay the "as yet unimplemented" provisions of Obamacare for one year and 2) abolish the extremely unpopular (a bi-partisan opinion) and HARMFUL medical device tax! They also passed a law providing for full support for military personnel – no paychecks missed there, even if the democrats vote to shut down the government.

ObamaCare is an unpopular law among the people of this country! Many of the expressed goals of the disingenuous administration ARE popular – even with me but have been implemented in ways which are really "cram-downs." This is an inefficient and ineffective takeover of our health care system by the government. **THIS IS NOT THE WAY TO DO HEALTH CARE REFORM. IT HAS DEVASTATING AFFECTS ON THE CURRENT QUALITY OF CARE AND DEVASTATING AFFECTS ON OUR ECONOMY!**

Given where we are today, I support the bill passed by the House of Representatives, with the reservations I expressed earlier in this section!

Now the Senate must act. Keep your fingers crossed!

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