

LETTER TO THE EDITOR

OBAMACARE: FIX vs. REPEAL/REPLACE

~~~~~ Are we making a distinction when there is no real difference?

By Stephen L. Bakke  May 31, 2014



Here's what provoked me:

It seems like forever that we have been hearing about the myriad of sins of ObamaCare, and about how to get back on the right track. It seems that most on both extremes agree something had to change to improve certain aspects of the health care payment system – pre-ObamaCare. Most also agree that there are things that must change now that we have seen the ObamaCare partially implemented – it's a terribly flawed legislation!

That's where agreement stops! Some say we must "fix" it! Others say we must "repeal" it. Unfortunately, republicans don't consistently or clearly point out that "repeal" also includes a parenthetical "replace." That bothered me and I wasn't focused on what to say about it until I read something written by Scott Rasmussen, a well known political analyst.

*I focused on this comment by Rasmussen: "Other than rhetoric, there is little difference between GOP calls for repeal and the kind of fix that would make the law popular and workable ... there is little difference between fixing and repealing." **Think about it! Substantive mending is virtually the same as repeal.** That inspired one more letter to the editor.*

Here's my response:

ObamaCare: Fix vs. Repeal/Replace - Making a distinction when there is no real difference?

I believe there is a general consensus among politicians that ObamaCare should change. But the politicians are arguing along party lines about whether to fix it or repeal and replace it. The partisans see these approaches as mutually exclusive and incompatible as the basis for mutual agreement for developing a solution.



That was bothering me when I ran into a comment by political analyst Scott Rasmussen: "Other than rhetoric, there is little difference between GOP calls for repeal and the kind of fix that would make the law popular and workable ... there is little difference between fixing and repealing." The main point here is the result will be different than what we have today. The argument is a waste of time because they are making a distinction without there being a substantive difference.

Assume we've agreed that change is necessary and the rest is just rhetoric – but what will be the basic elements of the revised system? Here's my offering:

- Individual/family policy ownership and decision making – shopping cart approach.
- Insurance companies compete across state lines.
- Coverage is a combination of catastrophic coverage (from insurance companies) and tax favored HSAs – deductions, tax credits, refundable tax credits.
- Eliminate preexisting condition limitations and lifetime limits.
- Traditional underwriting with subsidized high risk pool for uninsurable underwriting “casualties.”

There's much more detail behind these basic characteristics, but hopefully you get the “picture.” It's a free market approach! No bureaucracy or new social programs – just a few legislative “tweaks.”