

Opinion: Obamacare is really disaster-care

By Ted Gaines

The so-called Affordable Care Act (ACA), better known as Obamacare, was a disaster to start with and gets worse every day. It's such a confusing mess, with ever-changing targets, that even the Obama administration seems to be winging it on the biggest social policy shift since the New Deal.

Last week the president committed a stunning about-face by announcing that insurance companies could temporarily continue offering insurance plans that were going to be canceled because they don't meet the "essential benefits" requirements of the Obamacare plans. As many as 10 million people were scheduled to lose their plans as of Jan. 1. Now they aren't – or at least might not be – because it's not clear the president had the authority to change the law without Congress.

Now the insurance companies don't know if they will be breaking the law if they follow the president's lead. People have no idea what policies they will be able to buy. Nobody seems to know anything, and everyone is scrambling to get information to help them make these important decisions. And who knows what the rules will be next week?



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One thing that is clear, though, is that some people are going to be kicked out of their old plans and have to buy new, ACA-sanctioned plans, and they're not going to like it. The ACA plans all have loads of useless add ons that most will never use but will still have to pay for. Men's plans will have mandatory maternity coverage. People who have never had so much as a sip of alcohol will have to pay for heroin treatment in their plans. It's ridiculous and it's expensive.

People in my Senate district have been shocked by costs of the new plans. Here are a few examples from my constituents:

"I now pay \$430 a month. For the same coverage/plan starting Jan. 1 it will go up to \$800 a month. My husband and I own a small business and don't know how we are going to afford keeping healthcare insurance at that price..."

"My existing premium is \$240/month. The least expensive new quoted premium is \$404/month. Not only is this a 67 percent increase in premiums, but also an increase in the co-insurance from 0 percent to 40 percent."

"I was informed that my health insurance plan has been canceled. I liked my plan. I guess I don't get to keep it. The plan that was offered to me and my husband was three times what I was paying before! We cannot afford to pay more."

Somebody needs to tell me and all of these people how this is considered "affordable" to anyone? If we really wanted affordability, we would loosen the reins on insurance companies, and let them offer plans across state lines to increase competition. We would let them sell customized plans that weren't full of coverage that people will never use. If we took just those two steps, California consumers would have so many more options at so many more prices. We would have a better marketplace and everyone would benefit. Instead, we are going for the central planning route that has never been successful for getting people what they want for a good value.

After years of work and billions of dollars invested, nobody knows for sure when Obamacare starts or how much it costs and this confusion has been a huge factor in the pitifully low enrollment rates. For average people just wanting to know what they have to do not to break the new law or break their bank, it's too confusing and changes too often to let them make good decisions.

When it came to healthcare reform, the Obama administration didn't know what to do or how to do it. They've just made everything worse. Free-market reforms could have given citizens better options at a fraction of the cost, without having the government hijack one-sixth percent of the economy.

Ted Gaines represents the 1st Senate District, which includes all or parts of Alpine, El Dorado, Lassen, Modoc, Nevada, Placer, Plumas, Sacramento, Shasta, Sierra and Siskiyou counties.