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Healthcare That's Far Better?

BY JAMES WEISMAN
CHIEF EXECUTIVE OFFICER



Everyone remembers when President Trump was candidate Trump and promised better, more affordable health insurance coverage for everyone.

The Affordable Care Act (Obamacare) was and still is his enemy. However, Obamacare could have become the Emancipation Proclamation for people with disabilities, i.e. people with preexisting conditions.

At the time of this writing, Pres. Trump has signed an executive order which will have the effect of steering employers who purchase healthcare for their employees and individual purchasers into “bare-bones” insurance plans. He also will withhold cost-sharing subsidies that the federal government gives insurance companies to reduce deductibles and copays for low-income and many middle-class families who wish to purchase insurance on the Obamacare exchanges.

Those most at risk will suffer the most. Obamacare created the concept of essential health benefits, which were the minimum requirements that all health insurance plans had to meet. Pres. Trump’s latest executive order does away with this concept and allows healthier, younger people (and possibly employers that provide healthcare, as well) to buy “junk” plans that don’t cover much.

These plans were commonly available before the passage of the Affordable Care Act, but people complained that as soon as they needed to use them, they found out they were worthless and exposed them to enormous liability for medical bills. People with disabilities, older people that are too young to be covered by Medicare and people with preexisting conditions will find that since healthy, younger Americans are no longer part of their insurance pool, their premiums will skyrocket.

The cost-sharing subsidies, essentially a Medicaid extension, allowed families that earned up to four times the poverty level to qualify for some sort of insurance subsidy, meaning many working-class families could afford health insurance for the first time. Their premiums will also skyrocket and the 20 million additional insured created by Obamacare will be victimized.

Preexisting conditions may still be covered, but since those who have them will not be part of the same insurance pool as those without them, insurance will be too costly for them. The Trump administration has also defunded efforts that help people enroll in Obamacare. The Obama administration funded outreach campaigns to encourage enrollment. Pres. Trump has defunded these.

While the executive branch is singularly responsible for the latest debacle, the Republican-led Congress and its inability to overcome nine years of anti-Obamacare hype and actually legislate something has prompted Trump’s action.

House Speaker Paul Ryan, has complained that it is unfair to make healthy people help pay for the care of sick people. People are healthy today and sick tomorrow. They buy insurance to cover the cost of that potential illness. Removing healthy people from the insurance pools is a death sentence for Obamacare and, perhaps, many who rely on it.

In signing his Executive Order, Pres. Trump stated that the Obamacare “nightmare” was over. If coverage for preexisting conditions, requiring insurers to provide meaningful coverage to those insured, and subsidizing the purchase of insurance for those struggling to raise families is a nightmare, then he’s right.

It is more likely, however, that the nightmare is just beginning. We all saw ADAPT activists being dragged from Capitol Hill. Their actions focused attention on mean-spirited congressmen, clueless about health insurance and unable to repeal and replace.

We will soon see similar demonstrations outside the White House. People with disabilities should remind Pres. Trump of his promise, “everybody’s going to be taken care of much better than they’re taken care of now. We’re going to have healthcare that is far less expensive and far better.”