

Bill Kaplan: Stop threatening regular folks

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Trump and his Wisconsin GOP enablers – House Speaker Paul Ryan and Senator Ron Johnson – wasted the entire year trying to repeal the Affordable Care Act (ACA). Regular folks, patient advocacy groups, doctors, hospitals, GOP-Democratic governors and a few principled congressional Republicans said no. Why? Under the ACA well over 20 million, including 216,355 Wisconsinites, gained affordable, quality health care coverage.

However, Trump is still trying to sabotage the ACA: Sharply reduced advertising and promotion for ACA private insurance enrollment through marketplaces (exchanges); slashed funding to groups that help people enroll, including Covering Wisconsin and the Northwest Wisconsin Concentrated Employment Program – these groups help enroll rural Wisconsinites; decreased the enrollment period by nearly half; used government resources to spread false, misleading and negative information about the ACA and most egregiously ended “reimbursing insurers for the cost-sharing reductions (CSRs) they are legally required to make for low-income individuals” (Timothy Jost, Health Affairs).

The CSRs reduce out-of-pocket costs (coinsurance, copayments and deductibles) for regular folks. “This is not a bailout (of insurers). It is rather a statutory obligation of the federal government to pay insurers for services they have provided as required by law” (Jost). Insurers are not profiting from this. But Trump could care less as he falsely calls the federal reimbursement of insurers a “bailout”. It gets worse.

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Trump is spreading heartless disinformation: “There’s no such thing as Obamacare (ACA) anymore”; the ACA is “virtually dead”; and that CSRs do not go to regular folks. Trump said: “That money is going to insurance companies to prop up their stock price”. Trump lies. Former White House aide Steve Bannon said: “Gonna blow that thing up (ACA). Gonna blow those exchanges up” Trump does not care about regular folks. What to do?

The American Hospital Association, American Medical Association and the Chamber of Commerce support funding CSRs. And, so do at least five GOP governors, including Nevada Governor Brian Sandoval. He said: Trump’s decision was “going to hurt kids. It’s going to hurt families. It’s going to hurt individuals. It’s going to hurt people with mental health issues. It’s going to hurt veterans. It’s going to hurt everybody.” Why? Ending the CSR payments will destabilize the health insurance market. Premiums will increase as insurers have to cover the cost of CSRs. Folks not eligible for regular ACA subsidies may stop buying insurance. Insurers might leave the marketplaces. There is a solution.

Tennessee GOP Senator Lamar Alexander, along with Washington Democratic Senator Patty Murray, have introduced a bill to fund the CSRs for two years, pay for more ACA outreach and give states more flexibility. There are 12 GOP and 12 Democratic cosponsors, including Wisconsin Senator Tammy Baldwin. Alexander said: “We’ve had about 50 votes, maybe more, and we lost them all” (to repeal the ACA). Time for a bipartisan compromise. Baldwin said: “The Senate needs to get the job done and pass this bipartisan solution” Will Trump, Ryan and Johnson stop threatening regular folks (over 100,000 Wisconsinites get CSRs)? Support the compromise.

— Kaplan wrote a guest column from Washington, D.C. for the *Wisconsin State Journal* from 1995 - 2009.