

Spiking health care costs under ACA is a myth

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One of the biggest issues in the presidential election is a recurring Republican critique of the Affordable Care Act: the supposedly massive health care price spikes. Donald Trump said, “I don’t know if you have been watching lately — people’s premiums are going up 35, 45, 55 percent. Their deductibles are so high nobody’s ever going to get to use it.”

The results speak otherwise. It is true that employer-based insurance premiums increased 26 percent from 2009 to 2014, but prior to the passage of the ACA, they went up 34 percent from 2004 to 2009 and 72 percent from 1999 to 2004.

Yet the literally sickening (potentially to millions) refrain persists, “Repeal and replace Obamacare.” The House has now voted to repeal it 63 times (but never with the replace part).

Even in Kentucky, with uninsured down to an all-time low 7.5 percent there, U.S. Senate Leader Mitch McConnell takes credit for the insurance expansion by his state, but refuses to publicly acknowledge it’s because of Obamacare.

Florida’s great former congressman and senator, Claude Pepper, fought for national health insurance his whole life. Pepper, whose library and museum are at Florida State University, said back in 1987, “What I’m talking about is a principle of insurance applied to health care. We insure our homes. We insure our businesses. Why can’t we insure something that’s even more important to us, our lives and our health?”

In 2013, Gov. Rick Scott, who knows health costs as a former hospital administrator, was for Obamacare Medicaid expansion before he was against it. He said, “I cannot, in good conscience, deny Floridians the needed access to health care.” Then he lost that “good conscience” to politics. He reversed after his Republican legislature refused to allow it for fear of giving Obama credit for anything.

According to HHS.gov, if Florida were to expand Medicaid, “an additional 848,000 uninsured people would gain coverage.”

Through healthcare.gov, customers can search for plans based on their financial and health priorities. Customers are able to switch plans, which enables them to save money. According to the HHS, “those who switched plans within the same metal tier (platinum, gold, silver, bronze) saved an average of nearly \$400 on their 2015 annualized premiums after tax credits as compared to those who stayed in their same plans.”

According to HHS, “about 8 out of 10 returning consumers will be able to buy a plan with premiums less than \$100 dollars a month after tax credits; and about 7 out of 10 will have a plan available for less than \$75 a month.”

A smart consumer can both achieve health care coverage and save money, without succumbing to the naysayers who do not want to credit the president for a major achievement.

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