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A Health Care Bait-and-Switch

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By Jo Ann Emerson

Americans puzzling over what happened to “if you like your health insurance plan, you can keep it” are about to start wondering how a health care proposal promised to save us money ends up costing us so much.

President Obama assured the public that the Affordable Care Act would have a total cost of less than a trillion dollars over ten years, and that it would at the same time dramatically reduce health care costs in our country. So far, neither statement is likely to turn out to be true.

During the debate, estimates on the cost of the reform law were placed at \$940 billion, but now the nonpartisan Congressional Budget Office places estimates of the law’s true cost at \$1.76 trillion. Another study reports that the cost of private health insurance in the state of Ohio will balloon by 55 percent under the law. And, lest we forget, the Supreme Court will soon hear arguments that the individual mandate for all Americans to carry health insurance imposes a \$2,000 penalty for anyone who does not.

These insights into the cost of the legislation remind many Americans, including me, why we opposed the bill in the first place. When we replace our trust in private markets with a broad mandate for the federal government, we are agreeing to let bureaucrats make decisions for us -- using money taken from our own pockets as taxes. The Affordable Care Act is the world’s best argument for smaller, less intrusive government.

Worse, the reforms Americans were promised have become the bait in a bait-and-switch that should appall anyone who truly wants to reform our system of care. The law discourages innovative medicine, new treatments and emerging medical fields. It forces thousands of employers to stop offering health insurance coverage to the families of the men and women who work for them. And it increases taxes across our American society -- not just for Americans who defy the individual mandate, but for users of medical devices, for certain elective surgeries, and on everyday investors. The Affordable Care Act even takes \$500 million out of supplemental Medicare insurance.

We must repeal the law to avoid damaging a system of health care that should provide choice and encourage innovation, but we should also take care to heed the lessons of this horrible case for reform.

Improving access to the American system of health care requires us to do three things: support the men and women serving in every field of the medical profession (especially in rural areas), create a competitive market for basic affordable insurance products, and aggressively lower costs throughout the health care system. None of these things needs to cost money, and none of

them requires us to see a bureaucrat before we can see our doctors.

That’s not the way it is today, but that’s the way it should be.

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