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Conservatives, 'Let ObamaCare implode' is a trap we must avoid

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Even as House Republicans ready the possibility of a second attempt at a vote on their legislation to replace the Affordable Care Act next week, there are still too many content to simply let the law implode. “Democrats own ObamaCare,” said White House Press Secretary Sean Spicer last month. “It’s a failing system ... but it’s now squarely in the hands of Democrats.”

Other Republicans previously offered similar sentiments, with lawmakers like Senator Lindsey Graham (R-SC) [declaring](#) that the new Republican strategy should be dubbed “collapse and replace” – the assumption being that Democrats will bear the blame.

The only problem with that strategy? Voters aren’t buying it.

New polling from the Kaiser Family Foundation shows that [61 percent](#) of voters will lay the blame for future problems with the health care law at the feet of President Trump and Congressional Republicans. Fair or not,

Republicans bought a broken system and now they own it.

At the Council for Affordable Health Coverage, where I serve as President, we have devoted our work to identifying and implementing free market health care solutions to make coverage more affordable for all Americans. We know that Obamacare's burdensome mandates are bad medicine for health care costs, but the reality is that millions of people rely on coverage in the current market.

In testimony last year before Congress I laid out the law's damaging effects, [telling](#) the Ways and Means Committee, "while many Americans with significant health needs or lower incomes have greater access to coverage now, the reality is that for millions of others, health coverage is less affordable and more out of reach than when the ACA was enacted six years ago" – a situation that has gotten worse since my summation.

But if conservatives in Congress are to have any hope of making a meaningful impact on health policy in the long-term, they must avoid the political trap of letting the law implode today. In other words, enacting new, patient-centered health reforms requires there be a market left to reform.

The best thing that Congressional Republicans and the Trump Administration could do to bolster their Obamacare replacement legislation – a bill that gains just 17 percent [approval](#) in recent polling – is to show that they are serious about stabilizing the expensive and failing Obamacare markets and authorizing an orderly transition to a workable system.

This starts with a clear commitment from Congress to fund the health care law's cost sharing reduction (CSR) subsidies.

Many conservatives have well-reasoned opposition to these subsidies, which the federal government pays to insurers to reduce out-of-pocket expenses for lower-income individuals who buy silver plans on federal or state Obamacare exchanges.

They don't like that the Obama Administration doled out the funds without an appropriation from Congress and they wish to see them replaced with other measures to help inject more consumer responsibility. We agree with this assessment, but the looming Obamacare crisis requires that Congress work on two tracks: honoring the health care needs of those in the current market by funding the CSRs in the short-term, even as they work towards broader reforms down the road.

That is why fellow pro-repeal organizations like the [US Chamber of Commerce](#) and the conservative [American Action Forum](#) have urged Congress to fund these payments as well.

Failure to act creates a dangerous uncertainty that could, at best, force insurers to raise their prices by double and even triple digits and, at worst, drive them out of the marketplace altogether. We could very well end up with hundreds of counties next year with no health plans, and no markets to reform.

Policymakers can disagree on the merits of CSRs, but they must remember that their decision on how to proceed will not be made in a vacuum. CSR funding is the key block in this high-stakes game of Jenga. Their abrupt removal, apart from a meaningful replacement to Obamacare, threatens to send markets toppling down – creating a personal disaster for vulnerable Americans who depend on this assistance to access health coverage, and a potential political disaster for Republicans at the ballot box.

Consider deep-red Mississippi, for example, where [74 percent](#) of enrollees in the health care marketplace benefit from CSR subsidies. Only one small insurer remains in that state, and it is doubtful they could continue to operate in the marketplace without CSR funding. The political fallout for Republicans could be devastating. More importantly, so too could be the human cost of pulling the rug out from so many vulnerable Americans in violation of Republicans' longstanding promises.

The numbers are similar in neighboring Alabama and Tennessee, where 71 percent and 55 percent of Obamacare enrollees receive such assistance, respectively. Like Mississippi, both states are threatened by prospects of little

or no market participants in major areas next fall. Another key similarity: each state has a senator facing re-election in 2018.

While Republicans may scoff at the prospect of Democratic pickups in such traditionally conservative territory, we should remember that plenty of Democrats felt the same way about their seats in Massachusetts, Illinois, and Wisconsin in 2010.

We stand ready to partner with Congressional Republicans as they seek to replace the flawed CSR structure but, in the meantime, it is unacceptable for Washington to simply not pay the bill for a tab that they have already run up. It is bad politics and bad policy. It is hardly conservative to shirk your responsibilities.

Sabotaging the market will only make it that much more difficult for Republicans to earn voters' trust as they seek to fix health care with market based reforms. Making certain that no one falls through the cracks before their Obamacare replacement effort is even off the ground is the right move to ensure the mess they inherited doesn't blow up in their face.

Joel White is the President of the Council for Affordable Health Coverage which promotes lower health care costs through increased competition and consumer engagement.

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