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Five myths about the Affordable Care Act debunked

by Tom Gallagher

NCR Today

Bill Keller of *The New York Times* takes on the five most common myths about the Affordable Care Act and quickly douses them with the truth:

1. Obamacare is a jobs killer. The Congressional Budget Office, Factcheck.org and the experience in Massachusetts with Governor Romney's universal healthcare law contradict this myth.
2. Obamacare is a federal takeover of health insurance. Simply a lie. The new law delivers 30 million new customers to private health insurers, coupled with aging baby boomers joining the Medicare rolls.
3. The unfettered marketplace is a better solution. "Ten percent of the population accounts for 60 percent of the health outlays," said Davis. "They are the very sick, and they are not really in a position to make cost-conscious choices."
4. Leave it to the states. They'll fix it. The ACA does offer states some flexibility in designing new strategies for cost-effective health care. However, many states simply are not able to design and implement new programs. Says Keller, "You've heard a lot about the Massachusetts law. You may not have heard about the seven other states that passed laws requiring insurers to offer coverage to all. They were dismal failures because they failed to mandate that everyone, including the young and healthy, buy in. Massachusetts -- fairly progressive, relatively affluent, with an abundance of health providers -- included a mandate and became the successful exception. To expand that program beyond Massachusetts required ... Barack Obama."
5. Obamacare is a loser. Run against it, run from it, but for heaven's sake don't run on it. "When

Mitt Romney signed that Massachusetts law in 2006, the coverage kicked in almost immediately. Robert Blendon, a Harvard expert on health and public opinion, recalls the profusion of heartwarming stories about people who had depended on emergency rooms and charity but now, at last, had a regular relationship with a doctor. Romneycare was instantly popular in the state, and remains so, though it seems to have been disowned by its creator."

"There's no reason except cowardice for failing to mount a full-throated defense of the law. It is not perfect, but it is humane, it is (thanks to the Supreme Court) fiscally viable, and it comes with some reasonable hopes of reforming the cockeyed way we pay health care providers."

"Even before the law takes full effect, it has a natural constituency, starting with every cancer victim, every H.I.V. sufferer, everyone with a condition that now would keep them from getting affordable coverage. Any family that has passed through the purgatory of cancer -- as mine did this year, with decent insurance -- can imagine the hell of doing it without insurance."

Keller concludes:

If the Obama campaign needs a snappy one-liner, it could borrow this one from David Cutler:
"Never before in history has a candidate run for president with the idea that too many people have insurance coverage."

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