In defense of Obamacare

It's a whole lot better than what we've got now

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Many Americans do not understand our health insurance system, much less the Patient Protection and Affordable Care Act (a.k.a. Obamacare) -- even though it was enacted in 2009 and its insurance exchanges were launched last week.

First, the primary goal of most health insurance companies is to make a profit. They do not provide or improve the delivery of medical services and often introduce obstacles for those who do. Due in part to health insurer profits, the cost of health care in the United States is at least twice that of other industrialized nations.

Until provisions of the ACA took effect for children -- provisions that soon will kick in for adults -- perverse incentives operated against consumers. To maximize profits, insurance companies cherry-picked the healthiest consumers by denying coverage for preexisting conditions. They delayed and contested payments for services, abandoned coverage that grew expensive and imposed lifetime limits on payments. It is no wonder we live sicker and die earlier than the rest of the industrial world.

Despite having the best medical technology, our health care system is ranked 38th in the world because it is so fragmented and because so many Americans lack affordable access to it. At the moment, more than 47 million Americans do not have health insurance.

Most people do not realize that the United States has higher mortality rates than the rest of the industrialized world, with one exception. From age 65 on, our mortality rates are better than Britain's. This is no accident. At age 65, universal health care is provided through Medicare, a government-run insurance program. As ACA provisions go into effect, more Americans will have health insurance. All Americans already have been participating in our health care system, however. If someone gets sick or injured, hospital emergency rooms must provide medical care, at great expense, regardless of a person's health insurance status.

Meanwhile, mental health services often get covered by local and state governments and by federal grants. Through Social Security, government also provides health services and subsistence funds for those severely injured and permanently disabled.

Thus, we pay for health care in a fragmented, expensive fashion, and many Americans find themselves inadequately served. The cost of caring for the uninsured gets passed on to the rest of us through increased costs for insurance and hospital services as well as increased taxes.

As more Americans gain access to health care through the ACA, many problems will continue or arise. Our disjointed health care programs and largely private health insurance will continue to waste our health care dollars due to profit-taking, administrative overhead and duplicative bureaucratic procedures. A single-payer program such as Medicare is at least 50 percent cheaper to run than multiple private programs.

The ACA is not "socialized medicine," which many conservatives have railed against since the Social Security Act was first being formulated in the 1930s. A few countries, such as Britain, do have socialized medicine, where the government operates medical facilities that are staffed with salaried government employees.

Americans' long-standing fear of "socialism" is so great that the one sentence in the Social Security Act that called a lack of affordable health care the largest source of insecurity in the country and suggested studying a universal health insurance system was stricken to insure its passage. Unfortunately, not much has changed.

The ACA does not reach the level of universal health care, much less socialized medicine, but it will make medical care accessible for about two-thirds of those now uninsured. Once it's fully in place, an estimated 93 percent of Americans will have access to routine medical services.

Because the "mandated health care" provisions of the act are complicated, most Americans do not understand how they work. They therefore remain highly suspicious and vulnerable to misinformation. Moreover, Americans have become increasingly distrustful of government, which at the moment is too gridlocked to govern, and many are willing to believe that the ACA does represent creeping socialism.

One grand irony is that Americans cherish Medicare, which is a government-run, single-payer insurance program, as is Medicaid. The VA is even government-operated. Combined, these programs already serve about one third of Americans.

Polls reflect that Americans remain divided on the ACA -- and negative when it's called Obamacare -- but they overwhelmingly support almost all of its individual provisions.

Much has been made of the requirement that those who can afford to purchase health insurance but choose not to -- people dubbed "free riders" by former Massachusetts Gov. Mitt Romney -- must pay a penalty. In fact, only 1 percent or less of these people will face the mandated penalty, which is hardly onerous in any case.

Frankly, many parts of the ACA were crafted at the last minute to satisfy various interest groups and gain sufficient votes, making it unwieldy and confusing. Substantial refinements are needed as provisions become operational -- which is not at all unusual as large federal programs are introduced. Adjustments are made based on experience and research.

Let's hope the Affordable Care Act can be fully implemented and that the many problems that afflict our health care system can be addressed. Let's hope the American people see through the disinformation campaign aimed at the ACA -- a campaign that dwarfs government attempts to explain its provisions. Let's hope that certain members of Congress stop trying to kill the ACA and instead work to make it better. And let's remember that the ACA promises to help tens of millions of low-income and middle-class Americans get health insurance.

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