



Here's the turkey, where's Tim Cratchit

Ken Blanchard

January 21, 2011

Sometime soon someone is going to write a very interesting book about ObamaCare. It won't happen until we have a good idea how it came out and it won't be written by me. There is plenty of drama and lots of Byzantine strategies to provide material.

So far more than half the states (27) have joined suit to stop certain elements in the program. This is not simple partisanship. A lot of state officials see the demands of the program to be ruinous to their budgets. Just right now, that is a big deal.

Part of the legislative strategy that came out of the Democratic leadership was to arrange for the program to be implemented a little at a time. That would be sound strategy if it attracted a constituency faster than it alienated the voters. Is it doing that?

Not so much. John Goodman has some interesting news about a bit of the bill that we passed so we could find out what was in it.

Although the most important parts of ObamaCare (the individual mandate, subsidies, employer fines, etc.) do not kick in until 2014, the legislation made interim provision for those with pre-existing conditions problems. A new kind of risk pool is open to anyone who is denied insurance in the private sector and it's available for the same premiums healthy people pay. Twenty-three states are operating their own risk pools and 27 are relying on a federal plan.

It's been like giving a party to which no one comes. The Medicare program chief actuary predicted last spring that 375,000 would sign up for the new risk pool insurance in 2010. But by the end of November, only 8,000 had done so. As Amy Goldstein reports in The Washington Post, this includes 75 in Virginia, 80 in New Hampshire, 97 in Maryland and a whopping 700 in North Carolina.

The President argued for his healthcare reform largely on the grounds that it would reduce pressures on the federal budget and on the economy at large. No reasonable person really

believed any of that, but the game turned on what you could legitimately say rather than on what was plausible.

In the background was the idea that a lot of Americans were being denied access to medicine. There was never any evidence that that was true, or else we'd have heard the numbers and we'd have seen the tragic frowns of all the poor Tim Cratchits out there. Confronted with a deplorable deficit of Tiny Tims, the Administration pinned its hopes on folks denied insurance coverage for pre-existing conditions.

The Tims don't seem to be showing up. Megan McArdle at the Atlantic has this:

We're not talking about a program that isn't serving quite as many people as expected. We're talking about a program that was supposed to serve almost 400,000 people, and is instead serving around 2% of that number. Nor have these people been turned away due to budget constraints; they don't seem to have applied in the first place.

McArdle considers the logical possibilities: either there aren't really a lot of people needing this reform or somehow the news isn't reaching them.

However that turns out, it is clear that ObamaCare was a solution in search of a problem. That's true especially if you think that there were big problems with the health care system in the U.S. The party that controlled the White House and both Houses of Congress after 2008 might have gone back to the drawing board. Obama, Reid, and Pelosi might have presided over an honest examination of healthcare in America. They might have conducted a serious examination of healthcare in Canada and Europe, looking to see what worked (they say France is pretty good) and what doesn't (every British PM announces that the system is broken and promises to fix it). They didn't do any of that.

Instead, since they already knew what kind of system they wanted (Canada), they bent all their awesome will and sub-awesome intelligence to getting it, or something as near as possible to it, or something that would inevitably collapse into it. The only attention they paid to the actual problems to be solved was motivated by the need for public justifications. The cost of healthcare, the many uninsured, pre-existing conditions, these were candidates for the advertising campaigns.

Date: 1/21/11

Headline/Link text: Here's the turkey, where's Tim Cratchit

Sub-Headline?

Author: Ken Blanchard

Blurb (begin with Source, bolded: **South Dakota Politics:** John Goodman on the immediate impact of health reforms

Text of article: South Dakota Politics:

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Link: NO

PDF? YES