Family, friends are real faces of health care reform

Just before Congress adjourned for its annual August vacation, the Republicans in the House of Representatives voted for the 40th time to repeal the Affordable Care Act, the health care reform also known as “Obamacare.” Not to be outdone, nationally prominent Republican senators Marco Rubio, Ted Cruz and Rand Paul have advocated forcing a government shutdown by refusing to vote to increase the debt ceiling unless President Obama agrees to repeal the ACA.

I thought of all this recently when I spent a weekend visiting friends in Pennsylvania. There I had the opportunity to think about the flesh and blood – the individual stories – of persons who will benefit dramatically from the many reforms of Obamacare.

I am a professional economist and when I evaluate a policy I put on my economist’s hat. I see clearly how the core reforms address some of the inherent weaknesses of health care markets. I see how, rather than being a government takeover of health care and despite what the Republicans say, the law actually strengthens the private sector; especially through the creation of health insurance exchanges that will greatly expand and improve the individual health insurance market. I think about the projected increases in health insurance coverage that the law will yield – 37 million persons, according to the nonpartisan Congressional Budget Office.

But one thing I sometimes don’t see is the individuals and their stories. My weekend visit changed that.

My friend’s son is a self-employed carpenter. He had to purchase his health insurance in the individual policy market. But, the price of a policy was so high that he gambled by not having any insurance at all. That is a gamble that no one should have to take: a health care disaster can be just a day away.

Now, courtesy of Obamacare, he will be required to obtain insurance as part of the individual mandate. In return, he will receive 1) the opportunity to buy individual insurance through the new health insurance exchanges; 2) the ability to buy that insurance without regard for pre-existing conditions and 3) a subsidy to enable him to afford the insurance.

My friend’s other son has a good corporate job that provides health insurance. But he is an entrepreneur at heart and is considering leaving his job to pursue new business ideas. Thanks to the ACA, he will be able to purchase health insurance through the new exchanges at a price he can afford. And perhaps we will all benefit from his new entrepreneurial activity.

My nephew is in his late 20s and, after working for a few years, he returned to school and completed an MFA in creative writing. He, too, will be able to buy health insurance in the new exchanges.

My niece was born with a pre-existing medical condition. Without Obamacare, she would never be able to obtain health insurance in her whole life. Now she can.

My friend’s wife is considering retiring a few years early. She is too young to qualify for Medicare and has some pre-existing medical conditions. Without the ACA, she would have no choice but to continue working.

Instead, she can purchase individual health insurance through the new exchanges. Think about the many people in your life. I will bet you can find several whose lives will be improved by the many reforms of Obamacare. Talk to them. Tell them know that the exchanges are coming on-line Oct. 1 and that they need to sign up for these benefits no later than March 31. Benefits begin Jan. 1.

Some states are running their own exchange, while others, including Delaware, are letting the Federal government run it instead. Information is available at www.healthcare.gov.

I cannot help but wonder why the Republicans are working so hard to deny these essential benefits to my friend’s children, his wife, my nephew and niece and all those that you know.

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