

# Obamacare needs to be strengthened, not defunded

**D**uring the budget and debt ceiling disputes, John Boehner and other Republicans have repeatedly said Obamacare needs to be



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revised and revamped. They have a point, although not the one they intended. Obamacare does need work: It needs to be strengthened, better understood and defended against the onslaught of Republican misrepresentations.

The most pressing task is to fix Obamacare to include many families just over the poverty line who have unexpectedly been left with no assistance whatsoever. Here's how that happened. The Affordable Care Act included two mechanisms to extend health insurance to the many Americans without it. Most such families would obtain insurance through the new health insurance exchanges, where they would receive a subsidy on a sliding scale if their family income was between 133 percent and 400 per-

cent of the official government poverty level. But families with incomes that were no more than one-third above the poverty line – the near-poor – would, instead, be enrolled in Medicaid, the government health insurance plan for the poor for which they were previously ineligible. The Medicaid expansion would also cover poor and near-poor single persons, who were typically ineligible for Medicaid. The federal government would pay 90 percent to 95 percent of the cost of the Medicaid expansion in each state. Because it was assumed the near-poor would be enrolled in Medicaid, they were not made eligible for the subsidies that other families receive through the exchanges. But when the Supreme Court upheld the Affordable Care Act, it made the expansion of Medicaid optional for each state.

Of course, since states would pay only a fraction of the expansion cost and would enable some of their neediest citizens to obtain health insurance, a reasonable person would expect most states to agree to the expansion.

But reason no longer prevails in any matter involving Obamacare and the Republicans. In state after state with

a Republican governor, the Medicaid expansion was rejected. A total of 26 states, including Texas, Florida, Ohio, Pennsylvania and Virginia, turned down the federal aid. In the most heartbreaking example, Republican Gov. Rick Perry of Texas turned down \$79 billion of federal aid that would have assisted an estimated 2.5 million Texans, in order to bolster his tea party credentials for a presumed 2016 presidential bid. As a result of these actions, the near-poor are in the worst of all possible situations: low income, often precarious health, no Medicaid access and no subsidies through the exchanges.

We could hope the Republican governors will eventually see reason and accept the Medicaid expansion, but, frankly, that is unlikely. Instead, here is what must happen. When the current budget and debt ceiling debacle is finally resolved, there will likely be negotiations between President Obama and the Republicans about reforms to entitlement programs like Medicare and Social Security, as well as to taxes. As part of those negotiations, President Obama must insist the current premium subsidies now available to low- and moderate-income families be made avail-

able to near-poor families whose states have denied them the Medicaid expansion benefits that were intended for them.

Our second task is to understand that we are all part of Obamacare. It is too easy to think of Obamacare as benefits provided to others, rather than to ourselves. But that is dead wrong. Any of us could be one day away from losing a job and the health insurance that comes with it; just think what happened to so many families during the Great Recession of 2008 and 2009. Any of us could be would-be entrepreneurs who now, thanks to the exchanges, can afford to forego employer-provided insurance to start that small business we always dreamed of. Any of us could have a loved one born with a preexisting condition or develop one at an early age. And many of us will eventually have preexisting conditions ourselves, possibly before we are eligible for Medicare. Every single American is a potential beneficiary of Obamacare.

Task three is to fight back against the lies and disinformation the Republicans have spread about Obamacare, from Sarah Palin's "death panels" to Ted Cruz's "government take-

over of the health care industry" to the recent tasteless TV ads funded by the Koch brothers. For the record: There are no death panels in Obamacare; the only doctors on the government payroll work for the Veterans Affairs hospitals, just as before Obamacare; and the government will not stand between you and your doctor.

Finally, we need to encourage everyone to sign up for health insurance. The Republicans are apparently reaching out to young uninsured adults, encouraging them not to sign up for health insurance as a last-ditch way to undermine the exchanges. This is truly sickening: What parent would give that advice to his or her own adult children? Everyone, even young adults who think they are invulnerable, is only one day away from a major health event that could destroy them financially.

Delay and defund Obamacare? Absolutely not. Let's work, instead, to deliver its full benefits to all who deserve them and move the United States toward the goal of universal access to quality health care.

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