

Obama Care - Mixed Results for Year One

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Unlike Single Payer, the Affordable Care Act was never intended to be comprehensive. Rather, it was to provide insurance to the uninsured. That made it essentially a program for lower income people, which is why Republicans hate it and why it hasn't gained majority support. The most recent poll (Rasmussen, October 25th - 26th) showed that 53% of likely voters view it unfavorably, which is consistent with other polls.

In all, the first year seems to have brought only modest improvement in reducing the number of uninsured, and much of the gains that were made came through Medicaid expansion, the public part of the program, according to a *New York Times* review (10/27). <http://www.nytimes.com/interactive/2014/10/27/us/is-the-affordable-care-act-working.html?hp&action=click&pgtype=Homepage&module=second-column-region®ion=top-news&WT.nav=top-news-uninsured>

Just how well is the Act providing insurance to the uninsured? Although *The Times* devoted two full pages to the topic, we still don't exactly know. *The Times* said, "The number of uninsured Americans has fallen by about 25% this year, or about 8 million to 11 million people." (The range reflects the five different polls from which their data is derived.) The article goes on to say that, "Several million more are expected to sign up in the coming year, but the total number of uninsured is projected to remain around 30 million for years."

This is somewhat consistent with the most recent estimate of uninsured people from the Centers for Disease Control (CDC)

<http://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201409.pdf> which found that in the first quarter of this year, 41 million people had no health insurance and that 55.5 million had been without insurance for some part of the previous year. The Census Bureau says that 15.4% of the population had no insurance in 2012, and the CDC says that the uninsured figure was 13.1% in the first quarter of this year. This does not appear to be a tremendous decrease.

More interesting, *The Times* reports that over half of the newly insured came in through the Medicaid system, the part of the program most like Single Payer. This is astonishing considering that 23 states have refused to expand Medicaid under the Act. Had they done so, the overall record for the year would have been far better with public health care an even greater proportion of the whole.

The number of uninsured young people (19 to 25 years old) has dropped dramatically to the lowest on record (since 1997) which *The Times* attributes to a change in the law allowing young people to remain on their parents plans until age 26.

When it comes to cost, remember that there is really no one national plan—the situation differs in every state. Recent company surveys indicate that premiums will rise an average of 4% in 2015 according to *The Times*. CNBC reports, however, that in 38 states where rates have already been approved for 2015, the average increase is 6%. In nine of these states, rates will rise more than 10%. <http://www.cnbc.com/id/102055144#>

On the positive side, a Commonwealth Fund poll, reported in July 2014 that 73% of the people who bought insurance through the exchanges and 87% of those who signed up for Medicaid said they were somewhat satisfied to very satisfied with their plans. Even 77% of newly enrolled Republicans liked their plans.

It appears that the major problems in implementing the Act relate to the sale, cost and subsidies of private for-profit insurance—just as Single Payer Advocates predicted. Despite deliberate Republican sabotage, the Medicaid expansion part seems to be doing well.