

## Another Obamacare Repeal

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Obamacare has been a thorn in Republicans' sides ever since the then-Democrat controlled Congress passed the law in 2010.

There have been several reasons why Obamacare hasn't been popular with the Republican Party and their voter base. Its great unpopularity is based upon it being seen as just one more tax on the middle class, so that the Democrats can give freebies to the lower class.

Originally passed as a purely partisan bill by the Democrats, the originally titled "Affordable Care Act" (ACA) was more about giving freebies to Democrat constituents, than anything else. But then, that's what a lot of the bills out of the Democrat Party are.

While nobody is against lending a helping hand to those in need, there are a lot of times where the poor are receiving things paid for by tax dollars, which the middle class can't afford for themselves.

The left loves to crow about how many people are on Obamacare now. But as per usual, they really aren't telling us the truth.

The claim is that 20 million people have received insurance, who didn't have health insurance before. But that information is based upon six years of surveys, not upon people who actually signed up. If we look at that, we find that there are about 14 million, a difference of 30%.

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### The Medicaid Expansion

Of the 14 million people who signed up for health insurance through Obamacare, 84% of them are on Medicaid. That's right, another 11.8 million people are receiving "free" health insurance, courtesy of the Democrat Party and paid for by the middle class.

Then there are all the people who lost their insurance due to Obamacare. While many of them have bought insurance on the marketplace, there are still some who don't have insurance. These people make too much to get on Medicaid, but are not making enough to afford the higher cost of health insurance that Obamacare has caused.

Probably the worst hit of those people are the 15 million self-employed people in our country and their employees. To put that in perspective, three in ten workers, fall into this category.

They make too much money to receive Medicaid, don't have an employer to pay for their health insurance and so must pay for it themselves. With the prices on the marketplace, few can afford health insurance.

Those who are self-employed and have employees working for them are even worse off, as well as their employees. The ACA doesn't make any provision for these people, who work in businesses that have less than 50 full-time employees. The employers usually can't afford their own health insurance, let alone buying it for their employees.

Suffice it to say that Obamacare has had winners and it has had losers. The winners are the 11.8 million people who are now receiving Medicaid. About half of those people qualified for Medicaid before Obamacare was signed into law, so counting them as Obamacare winners really isn't fair.

But even so, fewer and fewer physicians are accepting Medicaid, so even the win that the winners got is somewhat shaky. What good is insurance that nobody will accept?

## Politics Has its Costs Too

Yet Obamacare is the law of the land and getting rid of it is going to have a cost. Most specifically, it's going to have a cost for some of the people who have health insurance now, but will lose it when Obamacare is finally repealed.

Not repealing Obamacare has a huge cost in the Republicans own constituency. For the last three election cycles, we've heard promises of repealing Obamacare; first to win the House, then to win the Senate and now to win the Presidency.

So if they don't repeal Obamacare, the Republicans are going to break faith with their own people, resulting in a reduction of Republican voters in the next election.

What this means is that the mocking that the Democrats are giving to the Republicans is the opposite of the truth. They're trying to say that repealing Obamacare will destroy the Republicans' chances in the 2018 elections, when the truth is that not repealing it will destroy their chances.

It's not like Republican lawmakers have lacked in practice in drafting a bill to repeal and replace Obamacare either. Through the last six years of Obama's presidency, they've drafted over 50 bills to do just that. But unsurprisingly, none of those bills passed into law.

At first, the Republicans didn't have enough votes in the Senate. Then once they won that, they still had the hurdle of Obama killing the bill with a presidential veto.

In a way, we can say that those repeal attempts were "safe" in that there was no chance of any of them passing. The Republicans who drafted and voted for those bills weren't ever going to pay the price of having to face an angry public, whipped up to fury by the mainstream media, for passing a bill that takes health insurance coverage from some little old grandma.

But things are no longer safe in that manner. Whatever repeal and replace law the Republicans now come up with, they'll have to live with. Democrat lawmakers and media pundits alike will be looking for every little error they can find, for the sole purpose of telling the nation how bad a job Republicans did in repealing the Affordable Care Act.

The Republicans' first attempt was a bill designed to please the moderates, essentially creating an Obamacare II, the same thing with a different name. But conservative Republicans wouldn't back it, making that attempt fail.

Now they're working to pass a second version. This time, one that conservative lawmakers can truly get behind. That has managed to get the bill through the House of Representatives, although by a much narrower margin than they would have liked.

Now the question is whether or not this bill will make it through the Senate, where it needs 60 votes to pass. That means that they're going to have to get some Democrats to break ranks and vote in favor of the bill.

That's going to be quite a challenge, as the Democrats have been walking in lockstep for quite some time now. But some of the smarter Democrats are finally starting to realize that Obamacare is imploding.

Without Obama in the White House to keep writing executive orders to keep it alive, as well as channel money to Obamacare that is intended for other things, the law doesn't stand a chance of surviving. It is better for them to see it replaced, before that can happen.

Some have said all along that Obamacare was never intended to succeed, but to prepare the way for a change over to a single-payer healthcare plan; something along the lines of the entire nation being on Medicaid. But that plan, if it even existed, required the Democrats maintaining control of both houses of Congress, as well as the presidency. There is no way that Republicans would vote in favor of such a thing. It smacks too much of socialism.

<https://www.youtube.com/watch?v=JZwvTG3Cjoc>

Video first seen on [Fox News](#).

## The American Health Care Act - What Does This Mean?

Now we've got the American Health Care Act, otherwise known as Obamacare Repeal and Replace II, going through congress. What does this bill mean for you and me?

First of all, I've got to say that it's doubtful that it will pass. But assuming it does, the first thing it means is lower taxes.

The new bill eliminates both the individual mandate and the employer mandate, two of the most objectionable parts of Obamacare. It also removes a number of other taxes associated with the original Obamacare bill.

The thing it doesn't do, or at least it doesn't from what I've seen, is that it doesn't mention any way for the government to pay for all the extra people on Medicaid. Part of that will be taken care of by reducing the number of people eligible for Medicaid, something that is supposed to happen in 2020.

This is a common tactic, used by both parties in Congress. They create a bill which they know will have negative consequences, but put an implementation date that's a couple of years down the road. That way, most people won't fret about the implementation, because it's not now.

That mechanism was used quite successfully in creating Obamacare and it seems to be being used in getting rid of it too.

One of the things that Obamacare was touted for was helping people who have preexisting conditions. Many of these people were considered "uninsurable" by the insurance companies, because the cost of taking care of them was so high.

Putting them in a common pool with everyone else was supposed to reduce the cost of healthcare for

them, by spreading the cost around to everyone else.

As nice as that may be for the people so afflicted, it's part of what made Obamacare so expensive. The new bill puts these people in a separate insurance category, so that they can still get insurance, but it won't affect everyone else as much.

Likewise, the same is being done with the elderly, who typically have much higher medical costs than those who are younger. The new law would allow their premiums to be higher, rather than making young people, just out of college, pay for their medical costs.

Another key element of the bill is allowing the states to opt out of providing some of what are considered the ACA's essential health benefits. This means that each state can decide for itself whether it is paying for free birth control, health screenings and a number of other things that were mandated in the original Obamacare plan, whether the individual needed them or not. After all, men really don't need free pregnancy screening.

Between these two measures, and others, Republican lawmakers are hoping that the American Health Care Act will counter the effects of Obamacare and bring insurance prices back down to a more affordable level. While we won't really know if they succeed until the law is passed, it is looking promising. We'll just have to see.

At the same time, the new bill doesn't significantly change any of the core provisions of Obamacare. Dependents will still be able to stay on their parents' plans until 26 years of age. Subsidies for insurance premiums wouldn't go away.

Nor would the requirement that insurance companies cover people with preexisting conditions be removed.

So a lot of what made Obamacare look good is still going to be there, while getting rid of some of the things that made it bad.

Keep one thing in mind - knowledge is the only doctor that can save you when there is no medical help around.

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This article has been written by Bill White for Survivopedia.

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